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ABSTRACT

This manual was developed to help Peace Corps volunteers assist local craftspeople in developing nations in initiating and operating small businesses to produce and market their products. The manual is organized in eight chapters that cover the following topics: the crafts environment, common problems and solutions for a crafts business, organizing and managing the crafts project, production, marketing, distribution, case studies of two crafts industries, and resource groups and marketing channels. Extensive appendixes provide information on the loan or grant application process, international trade terms and conditions, international shipping conversions, international shipping procedures, shipping and collection, documentation, methods of receiving payment, and packing requirements. A risk matrix for international terms of payment, several sample documents, a list of Peace Corps resources, and an annotated bibliography are also included. (KC)

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Peace Corps

CRAFTS DEVELOPMENT AND MARKETING MANUAL

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Caroline C. Ramsay

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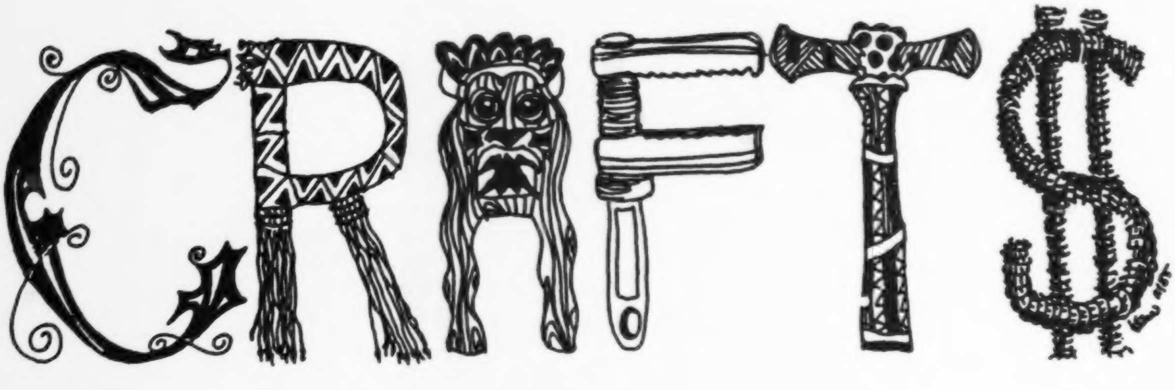
ABOUT THIS MANUAL

Peace Corps Volunteers and other development workers often find themselves in a town, village, or rural outpost where a great need exists for income-generating projects. Sometimes the resources available for such activities are slim: raw materials are hard to come by; the labor pool often lacks technical, business or literacy skills; even the local markets may be unreachable because of impassable roads or a lack of vehicles. But even in these circumstances, people are anxious to supplement their income and hope to find a product that can be made for sale. Often they look to a community worker for assistance.

Then, too, many Peace Corps Volunteers, struck by the beauty of local crafts, cannot help but imagine how excited the folks back home would be to have authentic crafts. But the perceptive Volunteer realizes that one must walk before one runs. Exporting to the Western nations is possible only after achieving success in local and regional marketplaces. Exporting will take the kind of planning and execution described in this manual.



The challenge the development worker faces is to help a group of trained or trainable people choose a product, produce it, and market it successfully. Local artisans who have never before operated as business people must be introduced to a new way of thinking about their work. They must come to understand what is meant by "marketable". They must organize themselves to produce the amount, quality and type of crafts needed to make the business profitable.

They must learn to strike a balance between quantity and quality control. Billing, packing, shipping, accounting -- all the details of commerce which Western business takes for granted -- will be new concepts to the uninitiated. Getting a grasp on them will present a challenge to local craftspeople.

In many cases, the traditional crafts -- especially decorative ones -- will not be the best choice of product for a profitable venture. A new, more utilitarian product may more likely be needed by the local populace. Making the new product may require adapting traditional skills and/or training for the artisans.

Launching a small business anywhere requires a big commitment of time, thought and energy; doing so in a developing country is a monumental undertaking. It can be done, however, provided that a logical plan of action is followed. This handbook is intended to provide just that.

INTRODUCTION

In ancient times, everything produced for use, for ritual, or for decoration was crafted, since everything was made by hand. As time passed, individuals, villages, and even countries began to specialize in certain products, which were then traded for others. Trade has evolved into the complex system we have today, in which parts of products may be made in one country, assembled in another nation, and sold in a third country.

In this context, handcrafted items are a very small part of the worldwide economy. Yet, they represent a significant part of the export market because, in underdeveloped countries, even the small amount of income generated by these products makes a big difference to the families involved.

THE ART OF THE CRAFTSMAN IS A BOND BETWEEN THE PEOPLES OF THE WORLD

The Allure of Third World Handcrafts in the West

The definition of crafts includes both the traditional definition of crafts as works of folk art, and trades, which includes any product made by hand. Craftsmanship implies skill and knowledge and, in some cases, artistic expression.

In the West, during the Renaissance, a distinction was made between crafts and "fine art" which came to be regarded as superior. As a result of the Industrial Revolution, crafts were again redefined, to distinguish them from "industrial products".

Traditional crafts declined in popularity until the late 19th Century, when Britons John Ruskin and William Morris argued for a revival of craft guilds and for a renewed appreciation of handmade objects. A similar movement was spearheaded in the U.S. by Louis Comfort Tiffany who helped elevate crafts to a recognized art form. Later Frank Lloyd Wright and others incorporated natural materials into architecture and art. Thanks to their leadership, a popular revolt against over-mechanization (and the exploitation of labor that accompanied it) dominated the first half of the 20th Century.

The post-World War II years saw an upsurge of exuberant popular design, although it was relatively devoid of traditional craftsmanship. The Pop Art of the 1960's, with its emphasis on synthetics and materialism, gave way to a desire for handcrafted items in the late 1970's and 1980's. It seems that, as the world became increasingly perceived as being at risk from industrialized processes, a hunger was created for objects individually crafted by hand.

Today, Western craftsmanship usually means studio art, often realized in abstract forms too esoteric for popular taste. As a result, Western crafts shops generally are not able to satisfy customers who are eager for visibly handmade objects but who are unwilling or unable to pay for expensive, sophisticated, and impersonal Western crafts.

Crafts from Third World nations are marketable in the West not only because they are less expensive, but because they embody an intrinsic craft tradition. Hoever, even Third World crafts have evolved: traditional crafts, unchanged for centuries, have been altered in response to Western taste, heavy demand, and competition from inexpensive but attractive assembly-line crafts. Wooden figures once handcarved now bear ink lines, as craftspeople attempt to cater more to the tourist market or to their own concept of what is "modern".

In some cases, this trend is reversing yet again as Western consumers become increasingly sophisticated and discriminating. Crafts which tourists have been bringing home for years -- like wood carvings, brightly-colored baskets, and straw hats -- are losing ground as products with more aesthetic appeal and utilitarian value gain in popularity. Textiles are a big growth market: handmade clothes, tapestries, rugs, bedspreads and tablecloths remain popular despite high import duties imposed by the U.S. and other countries. Woven wicker, cane, bamboo, and rattan furniture is also popular.

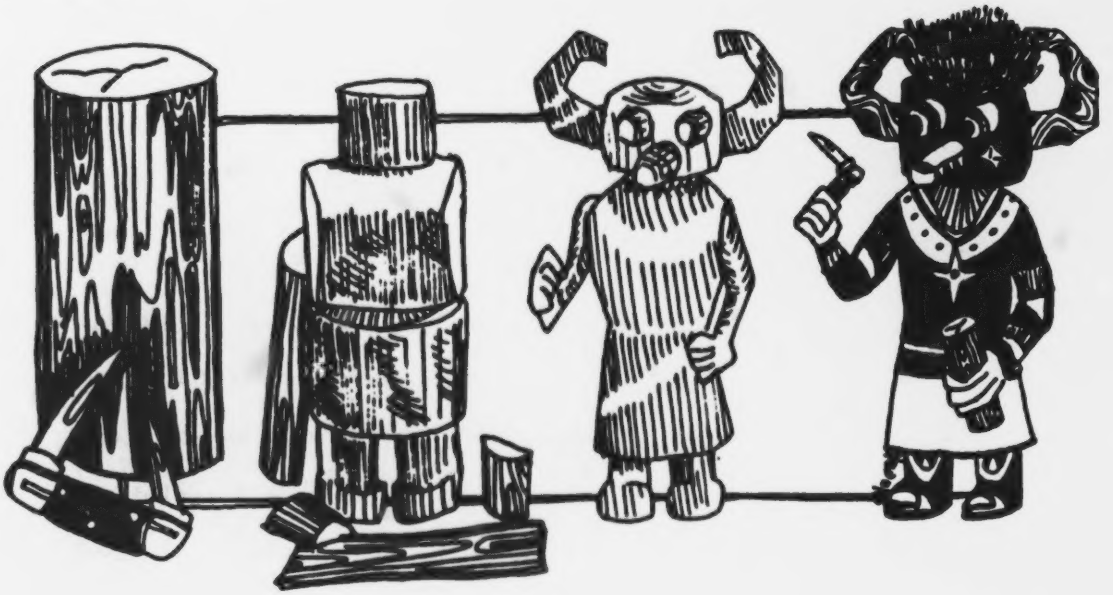
Third World artisans can indeed find markets in the United States and other countries. But most local craftspeople do not market internationally and, indeed, need and want to first take advantage of local opportunities. These opportunities may not take the form of traditional crafts. Instead craftspeople may need to either alter their designs or find entirely new items to produce and sell.

Although the history of crafts is one of peaks and valleys in popularity, it seems clear that traditional methods and items will continue to be valued. Once local artisans understand this and see their crafts as a way to earn a living, they can move on to the next step: producing for sale.

CHAPTER 1

THE CRAFTS ENVIRONMENT

Assisting craft production fits well with the development philosophy of Peace Corps and other development agencies which emphasize community involvement. Craft groups promote community participation and self-reliance and can make maximum use of locally available traditional skills and resources, including local materials. Successful crafts products not only produce income and develop marketable skills but also provide participants with experience in a development process that can be used to address other community needs -- for education, potable water or improved crop production, for example.



Crafts can provide a point of entry into the cash economy for those who may have traditionally remained outside it. Properly managed, crafts groups can help to increase both the income of artisans and the production of processed goods for local, national and even export markets. Moreover, by providing a supplement to agricultural activities in rural areas, crafts can comprise part of an integrated employment strategy to help the un- and underemployed. Successful crafts enterprises also contribute to the status of participants both as professionals and as significant income producers.

Yet governments and planning institutions too often view crafts projects as marginal, not central, development activities. Usually crafts are not considered an integral part of national economic development programs. If considered as a means of economic development at all, crafts are usually viewed in terms of increasing the gross national product and securing more foreign exchange through exports. The economic situation of individual artisans is rarely considered. Yet crafts development programs can be a means of expanding employment as a significant part of an overall local, regional or national plan.

Despite their potential, however, crafts activities rarely provide the community benefits they are capable of producing. Like other small businesspeople in developing countries, crafts producers face a number of obstacles in seeking to carve out a niche in the economy. In general, crafts producers in developing countries are untrained in organization, management and business techniques. They are undercapitalized, lack access to market information, and operate under precarious market conditions. Consequently, they are often either at the mercy of and exploited by the market and its intermediaries or outside the cash economy, producing only for home use.

Common problems of crafts producers include:

- Poor product selection. Products are seldom created with a market in mind. Artisans either make what they always have, with no concept of what is needed by the consumer, or scatter their efforts by creating many types of products, only a few of which may be marketable. Lacking market knowledge, artisans fail to consider products which they have never made before, but which might be more saleable. Learning what the market demands can help them focus their time and effort on production of the most popular items, which would mean more profits. Expanding this knowledge to include trends in foreign markets presents an additional challenge.

- Lack of capital. Few banks or foreign assistance organizations are willing to invest in small enterprises. Large numbers of small accounts are costly to administer; loan requests are complicated and time-consuming to process. The result is that lending institutions often refuse to make loans to small crafts groups. The problem is compounded for groups composed primarily of women, who rarely have an opportunity to participate in financial transactions in many developing countries. Because they lack experience, these groups are often considered to be poor credit risks.

- Lack of organization. Most artisans work singly or in small, isolated groups at home, with little access to information about potential customers or competitors. Large buyers and wholesalers, who can serve as intermediaries between producers and markets, find it difficult and frustrating to locate and buy from these widely-dispersed groups. Most producers could benefit from pooling their resources and talents in an organization that could buy collectively and both bargain and market more effectively.

- High production costs. Labor-intensive, handcrafted items require considerable price mark-up if a profit is to be made. The time, overhead and materials required for crafts production make it hard to strike a balance between a fair price to producers and an acceptable one to consumers. Often, producers underestimate their costs and ask a price which does not fully cover their labor and materials.

- Insufficient production capacity and quality control. Many small groups and individuals find it difficult to fill orders because they lack the ability to produce sufficient amounts of quality goods on a regular basis. In many cases, technical assistance in product design, appropriate technology and the development of product standards could alleviate these problems.

- Transportation. Craftspeople working in small communities or remote areas face transportation problems. Roads are rough, trucks overloaded and irregularly scheduled, air and water transport expensive. Proper packaging and labeling is important but often lacking. Export shipping requires yet another set of considerations: packing against the many problems of handling;

theft and pilferage; rough handling by forklifts, slings, chutes, and nets; bumping and moisture -- both from rain while loading and unloading and seawater in the ship's hold; weightvolume relationship costs; certificates of origin, invoices, and all other shipping and collection documentation needed. (Freight forwarders can be helpful with much of this.)

- Lack of suppliers and access to them. Often the supplies artisans need are not available. They may prefer the synthetic to natural fibers. For example, many artisans involved in needlework find a polyester/cotton blend easier and faster to use than pure cotton -- cheaper, more flexible, and often unavailable. It is important to realize that many artisans in Third World countries prefer newer to traditional supplies and tools -- particularly the young craftspeople.

- Lack of business skills. Craftspeople generally lack skill in many management, purchasing, bookkeeping, and other business practices. Many even lack basic literacy or numeracy skills.

- Insufficient knowledge of market trends. Judging what is likely to be profitable in local markets is difficult enough for most crafts producers. Information about market trends, buying habits and buying cycles is not readily available even in communities with which producers are familiar. Determining those trends and tasks for distant foreign markets presents an on-going challenge to even the best producers.

Clearly, crafts projects can have a tremendous positive impact on a community. But local craftspeople and their supporters in the community may need a great deal of help in overcoming the problems just described in order to get the maximum benefit from crafts activities.

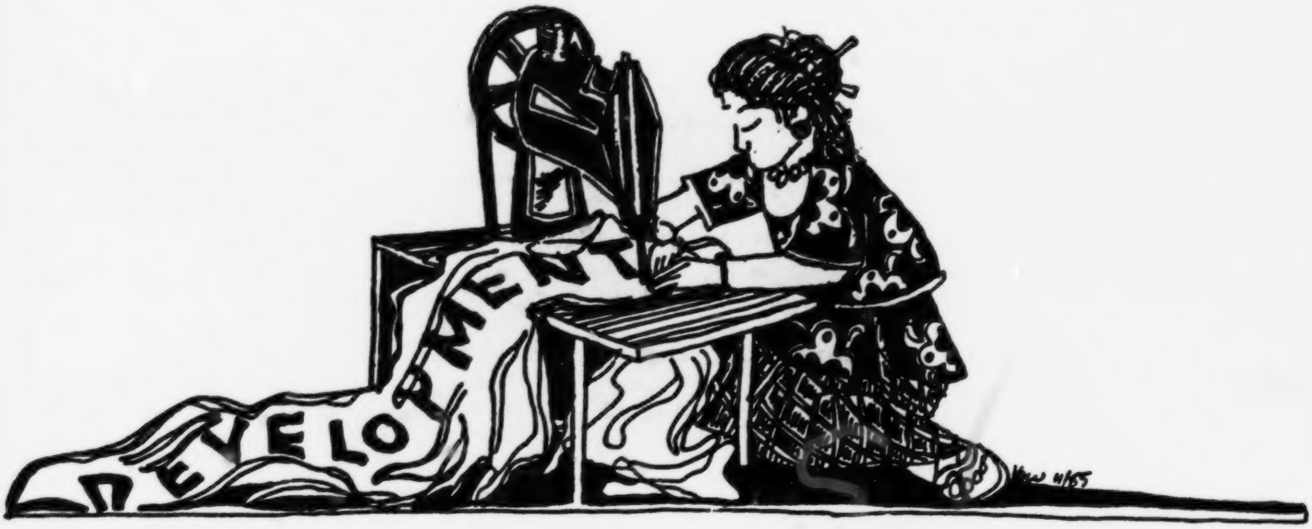
CHAPER 2

TO CRAFT OR NOT TO CRAFT: THAT IS THE QUESTION

In any developing community, there are a host of problems to be addressed. The needs for better health and nutrition, a reliable source of water, education for children, and improved roads or housing all compete for the time, resources and attention of community members. Even if income generation and increased employment are high on the list of community priorities, it is necessary to assess whether a crafts project is really the best route to take toward achieving those goals. Too often people sieze upon crafts projects as the ideal solution to the problem of low income without considering other alternatives.

For example, whenever planners, program developers, and project directors are asked how to develop income-generating activities for women, they invariably mention crafts. The myth that crafts are women's work persists because stitching, weaving, basketry, pottery and the like are skills women have historically developed as part of their domestic responsibilities. Using these traditional skills to produce items for sale, the theory goes, does not interfere with the women's responsibilities at home and does not threaten work usually considered the province and privilege of men. (This theory applies even to work newly introduced into a community.)

Although crafts can be a solid source of income and provide women with a link to their heritage, crafts industries often concentrate women in labor-intensive and exploitive situations that require long hours and generate meager income. Crafts which do provide good returns, such as bronze-casting, metal-work, jewelry-making, and glass-blowing, remain the province of men in many cultures.



What we call issues of "comparable worth" in the U.S. are common in the crafts industries of many countries. In tailoring, for instance, the best paid job (cutting) is most often done by men; women are paid less for stitching, finishing, and button-work, even though these jobs may require a high degree of skill. If crafts are to benefit the community in more ways than by simple income generation, care must be taken to avoid such exploitive situations. This can be done by urging sensitivity to exploitation on the part of the community so that tasks and income are equitably shared or by seeking more appropriate alternatives.

Therefore, it is best to move slowly at first, taking time to assess the community's true needs. One way to do this is to first become familiar with the community informally -- by meeting people, learning about neighborhoods, and establishing contacts.

Explore all possibilities first

If, in getting to know the community, the development worker discovers a high level of concern for income generation, a range of options exists for addressing the problem. These options can be explored with community members either by meeting with established community groups (such as the village council or women's society) or by calling together people who may have expressed a special common interest (such as local artisans or women involved in seasonal agriculture). There are any number of possibilities for income generation in addition to crafts, including:

- Horticulture. The discussion might cover possible crops and their cultural requirements; sources of seeds or seedlings; fertilizer and land; resources; degree of interest and skills; whether produce will be sold fresh or processed into jams, juices or prepared foods first and what possible markets exist for both types of products;

- Animal husbandry. The group might discuss raising animals cooperatively, instituting improved methods, initial costs and anticipated profits, and possible products and markets;

- Fish culture. The group might look at the availability of pond sites; special skills, such as net-making, that may be required; pooling of labor and profit-sharing;

- Grain processing. In many countries people are proficient in the processes of parboiling, drying, husking, winnowing, and storing rice or other staple grains. The possibility of owning and managing a small grain processing association, using mechanized methods, might be discussed.

In some cases the process of exploring all these options and choosing an appropriate project may take considerable time and effort. For groups whose primary background and interest is in crafts to begin with, the process may focus instead on what kind of enterprise would make best use of their expertise. But for both kinds of groups, the discussions should attempt to answer a few fundamental questions:

- Is the business under discussion suitable, given what they know about their community?

- Is it is feasible, given the size of the group, the resources available, other community interests or needs, and priorities of the local government?

- Is the group willing and able to develop the business skills necessary to maintain the enterprise?

- Can the scattered efforts of many producers become organized into a coherent, centralized group, able to fill orders on a timely basis?

- Is the business or product in question is of enough interest to consumers to be marketable?

- Can the project can be developed soundly enough to operate efficiently and independently, especially once the community worker leaves?

- Can the sources of credit, technical assistance, materials, equipment, and available training be tapped, and in what ways?

Once you know crafts is the answer...

If the group decides that a crafts project is indeed the most likely vehicle for successful income-generation, the next step is to determine the level of expertise which already exists in the group. Assistance must be built on what the group already knows. Skilled artisans who are already part of formal or informal craft groups may have moved beyond the initial concerns of assessment, organization, and marketing awareness. In these cases, the artisans often require assistance in expanding an established business.

Beginning crafts groups will need help in acquiring both basic skills and an understanding of the nature of a crafts enterprise. It will have to be stressed at the outset that crafts projects often involve intricate work, can be time-consuming, must be run in a business-like way, and involve numerate and literacy skills. The groups will need to appreciate the complexity of crafts production and marketing, the amount of planning needed, the level of workload, the impact on the community, and the energy needed to devote to marketing and other issues.

Efforts to motivate and encourage the group as it develops should strive to maximize participation by group members. A series of group meetings will build group cohesion, encourage involvement, and foster confidence in the group process. The development worker's role will be to provide guidance as the group itself:

- defines objectives;
- identifies the range of skills available and needed;
- makes decisions about the diversity of products to be made and marketed;
- determines the level of production capacity possible;
- identifies and explores sources of credit, materials, and technical assistance; and
- performs all the other assessments which comprise part of a successful business plan.

One of the ways a development worker can be most valuable is in helping the group members learn from the experience of others involved in crafts marketing and making it possible for them to tap the sources of information and assistance that exist to help them.

COMMON PROBLEMS AND SOLUTIONS

There are some problems all groups must face when deciding whether or not to begin a new small business; there are also some common sources of help which can be essential to solving these problems, regardless of whether the source of income-generation is to be crafts or something else.

Some of the common problems include government investment incentives that favor medium- to large-scale industries; complex licensing or permit procedures; the general unavailability of start-up capital and loans for would-be exporters; complex tariff structures and other issues which require experienced, professional understanding; and detailed research into potential markets before an approach is realistic.

Many times the local community has businesspeople, bankers, accountants, lawyers, and others who can help identify and solve these problems. Other sources of assistance can be grouped under the related problem, as we have attempted to outline below.

Getting Cash and Credit

All groups share a need for financing the start-up and operation of the enterprise. There is generally a need for both capital investments and

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working or operating capital which, together, cover most costs necessary for an enterprise to become self-sustaining.

Capital costs are initial expenses which cover such things as the purchase of machinery, equipment, land and buildings. Operational costs, comprised of both fixed and variable costs, are based on day-to-day operations of the enterprise.

Since all too often entrepreneurs underestimate their expenses and collapse under the weight of indebtedness, it is important that the group start off on a sound financial basis.

The following are major cost categories which must be considered:

> Capital costs are those needed to acquire, build, and install equipment, machinery, and other elements of the production unit to insure that it is ready for the artisans to start producing crafts.
>
> Fixed costs are those that the enterprise will incur regardless of the level of production. They include 1) financing to begin production, 2) depreciation for the costs incurred in using and wearing out machinery and equipment, generally viewed as a cost of producing a product, 3) maintenance and repair, 4) rental or lease fees, and 5) salaries.

Variable costs relate directly to the level of production, principally raw materials and direct labor.

Start-up costs. These are one-time costs specifically related to getting the project going and not already covered by capital costs. Examples: legal fees, licensing.

It is unrealistic to expect any project to become self-sufficient financially when it begins production. There will have to be a provision for carrying the project for at least six months until production problems are ironed out, sufficient stocks of finished goods are completed and enough funds are on hand to buy raw materials. Therefore, all costs of operation (both fixed and variable) should be covered for the six month period. This planning will give the project the liquidity to operate in a stable way until profits are sufficient to sustain the enterprise. Many times this provision is overlooked and the viability of projects is affected as the facility and equipment are set up without the funds to get into production. (A chart to assist in estimating these costs is supplied at the end of the chapter.) Because donor agencies are inclined to fund start-up costs but not recurring costs, it is important to expand the definition of start-up capital to include six months worth of working capital.

Some community groups may be able to pool resources and have enough money, materials, and manpower to start a business, using profits later to expand it; others need credit to support a level of production that will be profitable.

Access to credit in the Third World is a real problem. Funds are generally unavailable, both inside and outside the local community. Once sources of funds are identified, tapping them usually requires the group to endure a long and involved application process, often demanding detailed schedules, budgets, and project evaluations. Preparing the information needed for this process may be useful but can also be overwhelming to a group applying for the first time. (See Appendix 1 for a sample application form.)

Despite these discouraging facts, there is some hope. Many host governments are encouraging small businesses by attaching craft bureaus to ministries of industry, commerce, finance, social services, or agriculture. They are trying to encourage banks to do more small-scale lending. Some international and regional institutions now have special intermediary programs in a number of countries to help create capital for small businesses. Examples of these efforts follow:

- The Village Polytechnic Program within Kenya's Ministry of Housing and Social Services funds crafts training centers.

- The Metro Manila Barangay Industries Development Program, initiated by the Philippine Ministry of Industry, aims to increase employment by setting up economic projects, including small businesses.

- The Banco del Pacifico, a private bank with a strong development philosophy which sets it apart from the traditional banking structure of Ecuador, extends credit to individual artisans who have already established good credit ratings. Having attracted many small savings accounts in both urban and rural areas, the bank and its Department of Community Development have established an Artisan Loan Program designed to meet the needs of small businesses.

Groups with excellent potential as employers and sources of income can consider applying to international sources of funding or credit:

- Grantees of large loans from such banks as the Inter-American Development Bank, Asian Development Bank, and Caribbean Development Bank can, in turn, lend to smaller businesses.

- Some assistance is available from U.S. development agencies such as the Agency for International Development (AID), which funds crafts projects only as part of multi-faceted small business enterprises. Loans and other forms of assistance must be negotiated with AID missions in the host country. Peace Corps and AID jointly manage a Small Project Assistance Fund, which is easily accessible to Volunteers.

- The Organization of American States (OAS) has subcenters (including one in Guatemala) that help groups identify, design, and implement different types of community crafts efforts.

- The Interamerican Foundation can provide both technical assistance and materials.

Addresses of these and other potential sources are listed in Chapter 8.

To summarize, local sources of income and credit are hard to come by but can include loans, grants, or other sources of support from government ministries, particularly those with handcraft boards; credit at local or national banks; and resources pooled by the community, which can include personal savings, cash gifts, or funds raised through fundraising events. International sources of funding can also be tapped, usually by groups whose planned business would result in a significant increase in employment and income.

Getting Technical, Material, Equipment, and Training Assistance

Even when the craft under consideration is well-produced and can be supported by available funding, the method of production can often be improved to make the business more efficient and profitable. Beginning craft groups may need considerable training techniques; advanced groups may need help in adapting their skills to produce a new item. These needs can be met by tapping sources of knowledge about new technology, techniques, and materials. Sometimes local artisans already in business can be a good source of assistance in these areas and can even become buyers or marketers for the newer business's products. Technical assistance and training are also available from a wide variety of organizations:

- Host government handcraft boards, mentioned earlier.

- National affiliates of the United Nations Development Program, UNESCO, the U. N. International Development Organization, the

UNCTAD-GATT International Training Center, and the International Labor Office.

- Alternative Marketing Organizations (AMOs), the majority of which are private voluntary organizations. These help Third World crafts groups become more professional, independent, and less at the mercy of in-country commission agents or the Western commercial market and its intermediaries. As importers from industrialized nations, AMOs educate their customers about how craft purchases improve the social and economic situation of the artisans and their countries.

- Many private voluntary organizations, some of which also receive equipment and materials from multi-national corporat[illegible] and redistribute them in countries in which those corporations operate.

A list of these resources can be found in Chapter 8.

ANALYZING MARKETS: THE BACKBONE OF SUCCESS

Credit and technical assistance may help the group get a business off the ground, but the true test of the enterprise will be in the marketplace. For that reason, analyzing the market -- finding out what people want or need to buy -- is one of the most important initial tasks for any crafts group. The following overview will be helpful to group members as they begin to think about this issue.

A thorough analysis of a market will reveal:

- whether there are customers;
- what kinds of goods are in demand;
- when to sell;
- how to price products;
- why fine quality and consistent production capacity are important;
- who the competition is; and
- why some products fail.

The community worker needs to help the group gather and analyze the information needed to match the product to the market. Let the artisans identify characteristics of target markets and products and determine how they can be matched. This work gives the artisans and community members a stake in the process from the start. The following questions should be helpful in defining target markets and products:

- Customer profile needs to be developed by the group of artisans. This describes the kind of person most likely to buy the proposed product. Is the typical customer likely to be male, female, rich, poor, educated, well traveled? As many characteristics as possible should be considered in making up the profile in order to give a complete picture of the market for which the group is aiming.

- Location of businesses which cater to this market. What do these business owners say they will be willing to stock in their shops?

- Who is the competition? How many similar crafts businesses are there? Are they public or private, widely known, well-regarded, preparing to expand, providing good quality products, marketing themselves effectively?

- Why have some competitors failed?

- How can the group's products be differentiated from those of other enterprises in a way that gives them a competitive edge?

- What constitutes a competitive price?

- How do variables of color, design, texture, and style figure in product development? (For example, some items go in and out of fashion; some local markets may prefer fashions influenced by the West, while Western tourists may be more interested in indigenous products; tradition can dictate needs -- e.g., is white or black used for mourning? what colors signify celebration?)

- What buying and trading cycles need to be considered? Periods of high sales alternate with periods of reduced sales, especially relating to holiday and vacation seasons. If the group is interested in exporting, take into account that buyers plan far ahead to have the necessary goods to sell. For example, Western stores must have Christmas goods in stock by October. Large Western gift shows in January and February offer retailers goods for the coming summer season; shows in June and July offer goods for winter.

- What quantities can be produced and sold? How many producers are there in the group? How many items can they produce in a given period? Are there times when production will be lower, such as the agricultural season?

- What challenges does the group face in setting and meeting a reliable schedule for delivering its goods? If time constraints, transportation difficulties or erratic supplies of raw materials present obstacles, how will these problems be overcome?

A great deal of research will be involved in answering these questions. It may be wise to have a plan of action which assigns responsibility for answering various questions to specific members of the group. They can then re-group and report on findings. The information gathered now will be used again and again to help the group make decisions about the business -- what to produce, how much to produce and at what price, even what kind of advertising to choose as most appropriate for the business. The time spent in information-gathering now will provide enormous benefits as the group begins planning for production.

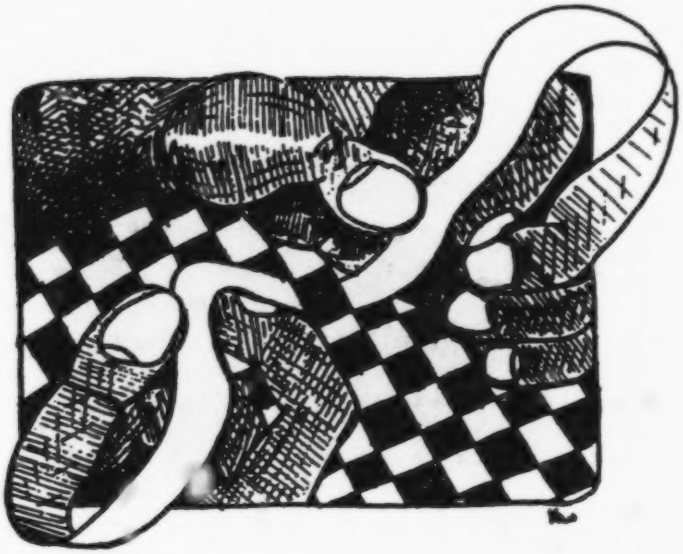
Is exporting a possibility?

It is wise to have the group members consider all the local outlets before they even begin to think about exporting. Exporting is very complicated and doomed to failure unless the group has a good deal of business experience already.

If the group is ready, willing, and able to undertake the export challenge, they need to acknowledge that the sale of crafts from Third World countries to developed ones is a fairly new phenomenon. The tastes of the buyers are very individualized and unpredictable. It is therefore even more important to do thorough research on potential markets and buyers. Interviewing wholesalers, exporters, freight operators, trade association personnel, department store managers, and others is imperative.

Because countries differ so widely in taste, trend, and tradition, it is important to have a thorough understanding of how the product can be adapted to fit the needs and desires of these markets. For instance, carpets are sold in different sizes from one country to another; wall hangings are popular in some countries but not others; cups are sold in sets of four in some countries and in sets of six in others. Sizes and colors of shirts, baskets, boxes, tables, and a hundred other items vary by country. All of these variables must be considered if a craft item is to succeed.

If the group has reached the point where it has considerable experience and a viable product for export, it should certainly explore the opportunity. Success could mean a great deal to the producers, their families, and even their governments.



SUMMARY

Before a crafts group gets anywhere close to the nitty-gritty of production and sales, a great deal of groundwork needs to be done. Research -- about community interest, resources, experience, and abilities -- needs to be coupled with a clear understanding of the vagaries of potential markets. Once this research has been conducted and a product selected as the focus of group effort, the serious business of developing, producing, distributing, and selling the product can begin.

TOOL TO DETERMINE SIX MONTHS WORKING CAPITAL

Item	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Raw Materials						
Supplies						
Rent or Lease						
Maintance/Repair						
Transportation						
Salaries, Wages, and Commissions						
Depreciation on Machinery, Equipment, and Facilities @ 10%						
Licenses and Insurance						
Utilities						
Postage						
Marketing Costs						

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THE WORD MAZE:

ENTER HERE

LOAN:

A form of credit. Banks, friends, etc. all provide loans when they extend credit. There are various kinds of loans:

-Unsecured loan - credit is given based on faith in the borrower. The borrower gives only her promise to repay, rather than offering collateral.

-Secured loan - credit is given only if the borrower has something of value to sign away if the loan cannot be repaid.

-Short-term loan - loans that will be paid back within one year.

-Long-term loan - loans that will be paid back after one year.

EQUITY:

The value of your ownership in your business.

EQUITY CAPITAL

The long-term, permanent monies/materials of a business. Its value represents the total contribution by owners and investors.

INCOME:

The money a business or individual earns. It includes:

-Gross income - the total money taken in.

-Net income - the amount of money earned after subtracting expenses.

LIABILITIES:

The amount of money owed; debts.

INCOME STATEMENT:

A summary of the income and expenses of a business. Usually, it is figured quarterly, semi-annually and annually.

CASH FLOW:

chart which shows when money is expected to come in and when expenses need to be met. When applying for a loan, many lending institutions will expect to see a cash flow.

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TOWARD A CREDIT VOCABULARY

INTEREST:

A charge for borrowed money. It is generally based on a yearly percentage, so if you borrow $1,000 at 10% interest annually, you will have to pay back $1,100.

INSTALMENTS:

One of the parts into which loan payments are divided. For instance, you might pay weekly or monthly instalments.

ENTREPRENEUR:

One who organizes, manages and assumes the risk of a business or enterprise.

BALANCE SHEET:

Monthly statement of your business financial condition--which includes its current assets, liabilities and equity capital.

COLLATERAL:

Something of value that is pledged to guarantee a loan. If the loan is not repaid, the collateral may be taken instead. Jewelry, property, equipment, etc. are forms of collateral.

CO-SIGNER:

A person, other than the borrower, who signs an agreement in order to give more credibility to a borrower who may be considered a risk.

DEFAULT:

To fail to fulfill a financial obligation.

ASSETS:

The property or money owned by an individual or group. Assets may be used as collateral or to pay debts.

EXIT
HERE

CHAPTER 3

ORGANIZING AND MANAGING THE CRAFTS PROJECT

Once the decision has been made to pursue a crafts project, the group must organize its efforts, setting goals and planning to meet them. The first step in organizing will be an informal meeting; the group needs to have some successes before it will be able or willing to appreciate the advantages of structure and management. It may be tempting to institute hierarchical structures at the outset, because these forms of organization are so familiar. But, again, it is wise to go slowly. Let the members of the group grow with the project; it may be surprising to see the kind of management that evolves -- and who in the group evolves into a manager.

GROUP
DYNAMICS

PARTICIPATION IS CRUCIAL TO SUCCESS

There are ways in which the development worker can help the group get things done without subjecting it to rigid and perhaps intimidating business structures. First, realize that people learn by doing; get them to participate in informal sessions where problems are discussed and solutions explored by the group members themselves. The development worker's role should be as catalyst, helping voice the issues and encouraging the group to think creatively about solutions.

Group sessions can be used to brainstorm anticipated problems and possible solutions, to set goals and objectives for the enterprise, to outline and allocate tasks, and even to investigate some specific issues:

- how to get start-up capital;
- where to get tools, materials, office supplies, transportation, etc.;
- how to find out what licenses might be needed to market the product;
- how to keep track of each group member's level of production, and how and when to compensate them;
- how to package and label the goods;
- how and where to collect and store raw materials;

- how to assess the product's acceptability in the marketplace;

- and many, many other issues, the nature of which will depend on the circumstances.

The challenge for the development worker is to foster an atmosphere of enthusiasm and hopefulness in which people volunteer to take on responsibility for solving problems. The power people will feel by doing this will be as valuable to them as any money the project will ever earn them.

FORMAL STRUCTURES

As the group evolves and gains experience both in the business itself and in working as a group, more formal structures may be needed to meet the requirements of a growing organization. Changing circumstances often dictate a change in structure. For example, a group of 15 may grow to include 100 members, making it difficult to solve everyday production problems in a group brainstorming session. Individuals with special skills may emerge to take on the roles of manager, bookkeeper, production chief, or sales manager. In a large, complex enterprise it is not often possible for everyone to be equally familiar with all aspects of the business and "specialization" may be an advantage.

If the group has reached the point where a formal structure is necessary, the development worker can help describe some of the more common types and have the group determine the one that best suits their needs. These are:

Cooperative. This is a business owned by the people it serves. In some countries, cooperatives must be legally registered. Even when in the informal stage, however, cooperatives feature democratic decision-making, open membership, profit-sharing, and goods and services provided to members at cost. In crafts cooperatives, members pool their resources and cooperatively purchase raw materials, machinery, and tools at cost; they then pool their products for sale. The advantages are that members share responsibility, risk, and profits; learn management skills; and get a fair price for their work. Although not hierarchical, cooperatives often do need a manager who operates with the support of the members. In most instances, successful crafts projects evolve into crafts cooperatives.

Sole proprietorship. This is a business owned and operated by one person. It is easy to obtain a license and begin operation, and there is little government intervention or need for approval; however, it is usually harder for one person than a group to get any long-term financing, and a single person will not have the benefit of pooled resources and experience that a group has. Community workers more often work with group projects than with sole proprietors, though some technical assistance projects are aimed at these entrepreneurs.

Partnership. When two or more persons co-own a business, it is called a partnership. This has the advantages and disadvantages of the sole proprietorship, the main difference being that a partnership has greater opportunities for obtaining credit and sharing the workload.

Corporation. A corporation is formed when a number of people invest money in an enterprise in the hopes of earning a profit. The investors usually vote for a board of directors which formulates policies and steers the corporation; it also hires a manager to run the daily affairs of the business. The usual image of the impersonal corporation, in which workers have little stake in the business, would seem to make it an unlikely structure for a community project. But community members in the United States have themselves formed corporations to take advantage of pooled resources and tax breaks, ensuring their participation in management with carefully written by-laws.

Regardless of the structure which eventually evolves, tasks will need to be done, records kept, purchases made, and products marketed. One or more group members may undertake the role of a manager or leader; this process may work out well informally, or the group may formally designate one person as manager.

The manager should either know or be able to learn the rudiments of sound business practice. Well-run cooperatives need accurate accounting as much as corporations do; keeping track of inventory, cash flow, correspondence, customer relations, and all the other issues that arise take skill as well as willingness.

MANAGEMENT FOR FUN AND PROFIT

Management is a tool, not an end-product. Management does not have to be an esoteric science or the exclusive province of a few highly trained specialists. What is required is a common-sense approach to thinking through the project so that it is possible to plan ahead.

A few guidelines and specific management tools will help the group to do this:

- Set goals and chart objectives to reach them. Goals can be monetary (e.g., "We each want to earn ___ pesos a month by November"); they can be related to production ("We want to be making 200 handbags per month by November and double our production by the following June"); or they can be related to the larger community ("We want to make enough money to support the salary of a full-time schoolteacher").

  Goals should be arrived at and agreed upon by the group so that people will be working together toward a common end. Clear goals can help the group transcend personal rivalries, frustrations, or financial setbacks. Helping the group set goals should be a priority during initial discussions of the crafts project.

- Goals can be identified in a brainstorming session, wherein members are encouraged to express all possible goals and then more objectively determine the achievable short- and long-range goals. These should be written down, even if only one member can read them. Writing goals down makes it possible to remember them, review them, and, if need be, revise them.

  Objectives are the steps needed to reach the goal. If the goal is to make 200 handbags in two months, the objective might be to identify twenty artisans who will each make ten bags. Other objectives in this instance might be: to collect the materials needed for the bags by Day 1; distribute materials by Day 4; begin packing bags for transport by Day 25. Objectives need to be realsitic but also flexible. What if materials do not arrive on time? Try to anticipate problems and how they can be overcome. Although setbacks are inevitable, the need for objectives is not diminished. Objectives are the core of a plan of action which needs to be understood by all.

- Determine a plan of action which involves as many people as possible. Group members who are directly involved with decision-making and with taking action will have a real stake in the enterprise. Encourage them to make a schedule of activities that will lead to objectives being met. (Again, be sure it is written down.) Responsibility for each task should be clearly allocated and a timeline established for accomplishing each activity.

- Institute enough record-keeping to keep track of materials, equipment, labor, and sales. There is a lot of trial and error in small business development. The group will only be able to have realistic new goals in the future only if it keeps track of elements which affected its initial efforts. Such record-keeping will help in future decisions about where money is obtained and spent; what machinery should be purchased or other kinds of investments made; how, when, and in what quantities products can be made.

It is important that the project not be overburdened with formal accounting techniques, but enough records must be kept to be able to assess the level of success. For example, a simple accounting system need have only two sets of books, one for cash and one for credit transactions. (An easy-to-use method, the MICRON System, is described in the Peace Corps manual Accounting for the Microbusiness available through ICE.) All expenditures and payments should be recorded in the books to keep track of how money is being spent and how much has been received. An inventory of materials and of finished items also allows the group to keep track of how much is being produced and sold and when to order materials. Other simple records may be needed to track how much time each group member has worked or how many items he/she has produced.

Other pointers regarding record-keeping follow:

- Use standard accounting ledger books and other standard supplies, if possible;

- Take a physical inventory of office and craft supplies at least monthly, and justify them in relation to what the books say you should have;

- Get advice about record-keeping from a source knowledgeable about both accounting and the crafts activity the group is developing, if possible (e.g., someone at the U.S. embassy or in the host government);

- Understand and do whatever is necessary to have the crafts group registered, including affirming its tax status according to the laws of the country.

- Monitor the group's progress. Making a profit takes time. Indeed, sometimes a group operates at a loss before a profit begins to be realized. Without a way to project when the business should begin to generate a profit and to monitor progress towards that goal, the group can become discouraged. Helping the group members determine their potential breakeven point will prepare them for a possible delay in profits. This is the point at which revenue equals cost. It compares total costs (including costs for rent and raw materials) with total sales. The breakeven point can sometimes be estimated at the outset but may need to be revised over time. A profit-and-loss statement can help track progress toward the breakeven point. This analysis compares expenses against income over a period of time. The statement also includes in its assessment inventories of raw materials, work in progress and completed items, labor, and overhead costs. Also useful are balance sheets, which compare assets (anything owned of monetary value) to liabilities (debts, taxes due, and other expenses). These can give the group an idea of the overall worth of the business.

Cash flow statements deal only with cash and show whether there is enough cash coming in to cover expenses. Tracking cash flow will tell the group, for example, that the rent may come due before the next load of goods is sold. Whoever provides the group with advice on accounting can also assist in preparing these statements.

- Obtain financing, if needed. This point was described in detail in the previous chapter and is mentioned again here to stress that obtaining financing will be more likely if goals are set, a plan of action in place, a work schedule assessed, and record-keeping a possibility. No loan officer will consider an application which does not include these considerations.

- Standardize systems for accomplishing day-to-day business tasks. Responding to orders, requesting and receiving payment, ordering supplies and all the many tasks involved in producing and preparing items for sale make up the day-to-day operations of an enterprise. Agreeing upon a standard way to accomplish these tasks will help eliminate confusion and ensure that orders are filled promptly, materials are always on hand to allow production, bills are paid on time and payment is received for items sold. A plan of action, along with the production schedule and quality standards described in the next chapter, will add to standardizing operations. Becoming familiar with and using some standard business forms and practices will also help:

    - An order form that lists the crafts ordered by the customer acts as confirmation and price quotation for goods the customer wants. An order form needs to include the name of the crafts group, the customer's name, the method of transportation, delivery date, method of payment, description of goods, and all costs. (See sample order form in Appendix 2).

- An invoice accompanies orders and is essentially a demand for payment. This contains all the information on an order form, plus other costs passed on to the customer -- e.g., special packing charges, insurance fees, and, if order is sent abroad, export taxes.

- A statement records anything that happens with respect to orders. This is the document both the group and the customer uses to settle finances and disputes.

- Although many crafts groups operate with cash, it is preferable to open a bank account. This facilitates bookkeeping and also helps the local bank transfer payments from remote customers to the crafts group.

- There is a strong need for clarity and accuracy when using any forms for communication. Essential details, such as addresses, prices, detailed product descriptions (including dimensions, colors, raw materials, shape, and pattern) are vital if goods are to be delivered as ordered and if payment is to be unobstructed. Customer information also needs to be kept in a safe place and organized in an accessible manner.

- Payment within a local market is usually transacted in cash. Other payment agreements are:

- Cash in advance, asking the customer to advance funds so that the crafts group may build up stock or buy raw materials (buyers typically do not like this method);

- Payment on dispatch, which means that the customer pays as soon as evidence exists that the goods are being delivered; or

- Payment in arrears ("net 30"), which means that the group arranges to be paid 30, 60, or 90 days after receipt of goods.

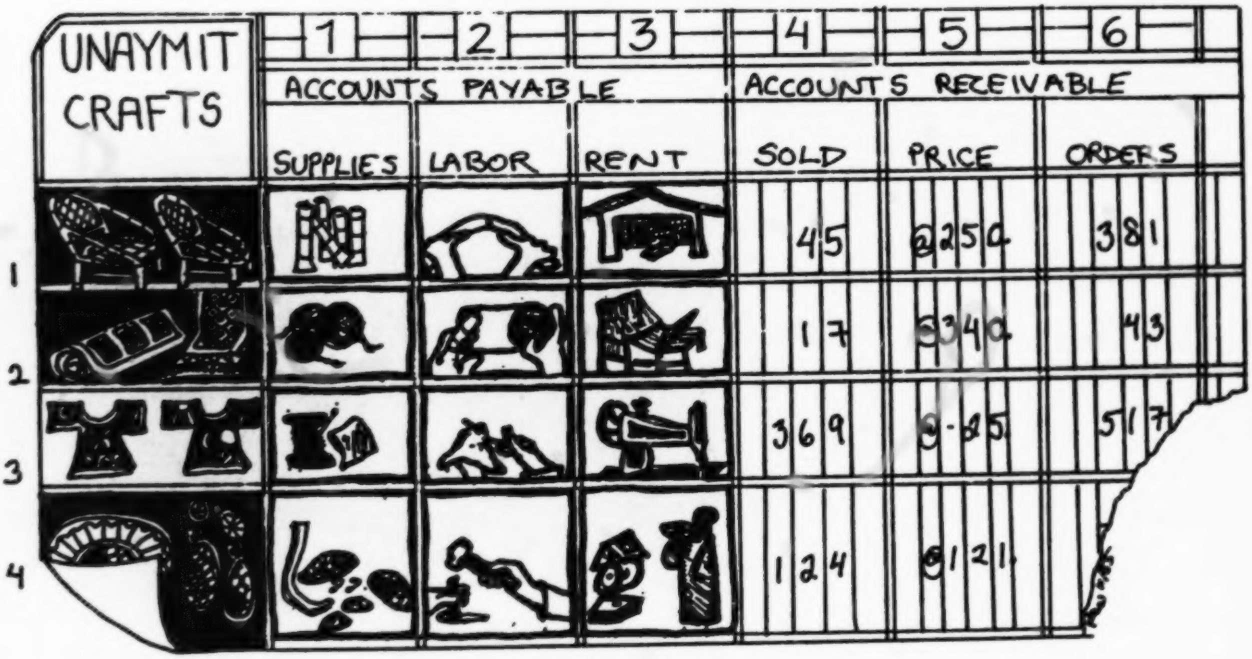
- Letter of credit is the payment method most frequently used by importers. They agree to pay the agreed-upon amount of money on receipt of certain bank documents. Once credit has been accepted by the crafts group, it can be altered only by the importer. The exporter can receive payment as soon as the required documents are presented to the crafts group's bank. That all collection charges are passed on to the importer, must be stated in the draft. (See Methods for Receiving Payment, A Risk Matrix for International Terms of Payment, Application for Letter of Credit, and sample Letter of Credit, in Appendices.)

SUMMARY

The crafts project at first will be a loosely organized venture which may evolve into a well-run crafts cooperative or other type of business.

The project can be made somewhat cohesive by the use of rudimentary accounting principles and by having written goals and objectives.

Once the group has been organized and management procedures agreed upon, the crafts group needs to begin considering methods of production.



UNAYMIT CRAFTS	1	2	3	4	5	6
	ACCOUNTS PAYABLE			ACCOUNTS RECEIVABLE		
	SUPPLIES	LABOR	RENT	SOLD	PRICE	ORDERS
1				45	@25¢	381
2				17	@34¢	43
3				369	@-25	517
4				124	@121	

EXPLANATIONS OF:

1. Profit and Loss Statement

2. Balance Sheet

3. Cash Flow Statement

4. Break-even Analysis

PROFIT AND LOSS STATEMENT

A Profit and Loss Statement measures expenses against sales over a definite period of time, such as three months. It shows profit or loss in a business for that period. It involves inventories of raw materials, work in progress, and finished goods, as well as direct labor and overhead.

A crafts group which makes batik items, for example needs to figure expenses incurred by any purchase of production or warehousing facility, tools and machinery such as tubs, racks, and looms. The group will need to figure costs of rent of any facility, utilities, telephone and, if applicable, materials such as wax and indigo, transportation of batik to various markets, and publicity. The group needs to figure the costs of any salaried managers or accountant.

All the expenses go in one column and the sales in another. Profit and loss is thus clearly laid out.

BALANCE SHEET

A Balance Sheet looks at the financial situation of a business at a particular moment in time. It has two main sections. The first one shows the crafts group's assets. The second shows its liabilities. Assets are anything the crafts group owns that has monetary value. These include cash on hand; money owed it by customers and anyone else; inventories of raw materials, crafts in-process, and finished products; any land, property, machinery, and equipment it owns, such as a warehouse facility and sewing machine. Liabilities are the money owed by the crafts group -- essentially expenses it has incurred but not paid.

CASH FLOW STATEMENT

The cash flow statement will show the crafts group how money comes in and goes out. On a graph sheet expenses and income will be paid out month by month. Ideally, by the sixth month income and sales will be equal or income will exceed sales. A furniture production group may see that prices should be raised, production volume increased, or expenses cut to bring expenses and income into line.

BREAK-EVEN ANALYSIS

This is used to determine the point at which revenue from sales of crafts equals the cost of its expenses. It is useful in preparing financial projections to show the group how additional sales will produce added revenues but, most likely, increase production costs.

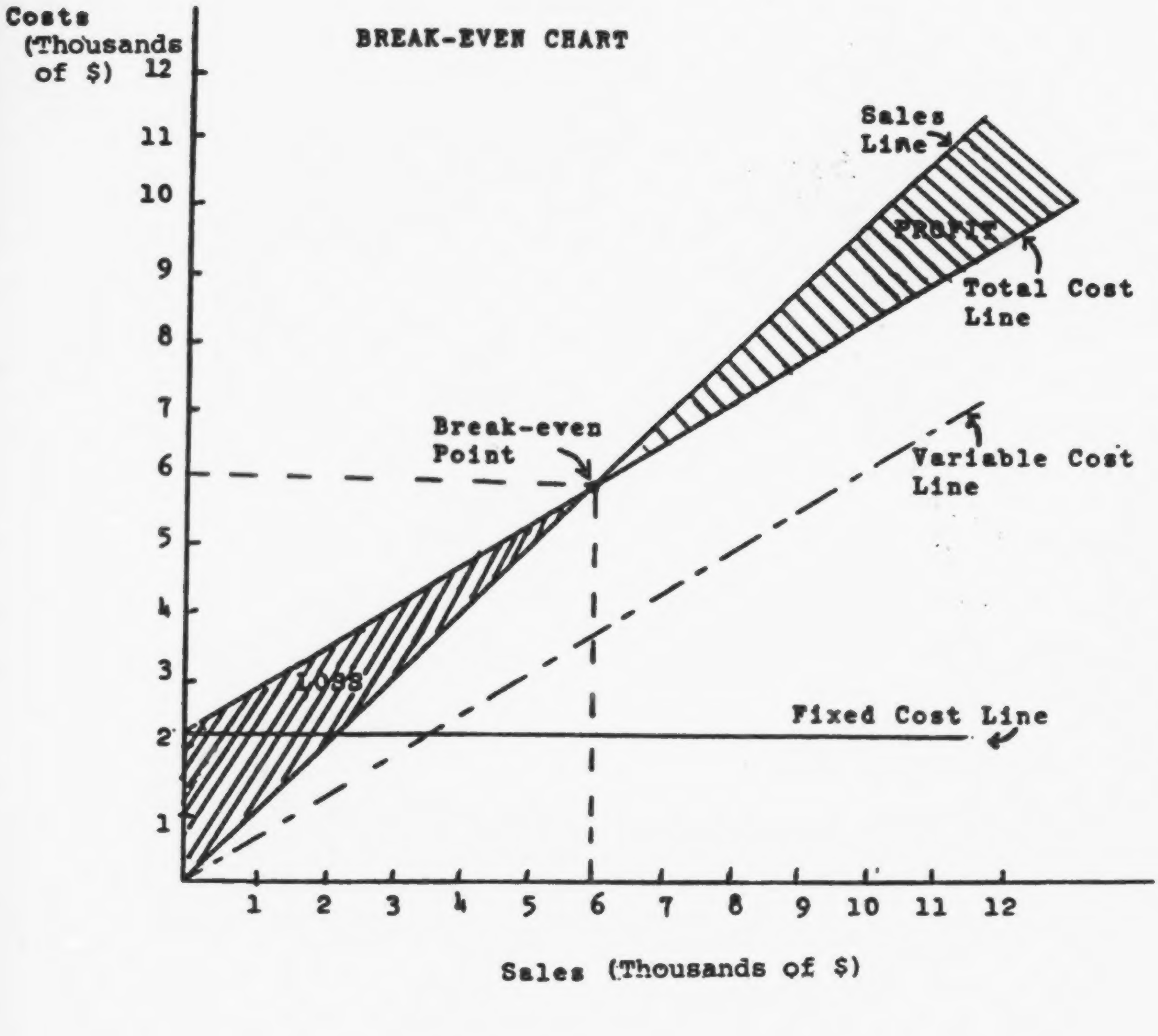
In order to determine a break-even point a number of calculations are needed:

- Total fixed costs - those incurred in production, which are not dependent upon the various levels of production. An example is the cost of a production and warehouse facility. This same cost is incurred regardless of the number of units produced.

- Total variable costs - those linked directly to production levels such as the cost of rattan for furniture, which vary according to the number of units produced.

- Total costs comprise the sum of fixed and variable costs.

- Total sales equal the total revenues received at the end of each month.


Costs (Thousands of $)
BREAK-EVEN CHART
12
11
10
9
8
7
6
5
4
3
2
1
Sales Line
PROFIT
Total Cost Line
Break-even Point
Variable Cost Line
LOSS
Fixed Cost Line
1
2
3
4
5
6
7
8
9
10
11
12
Sales (Thousands of $)

CHAPTER 4

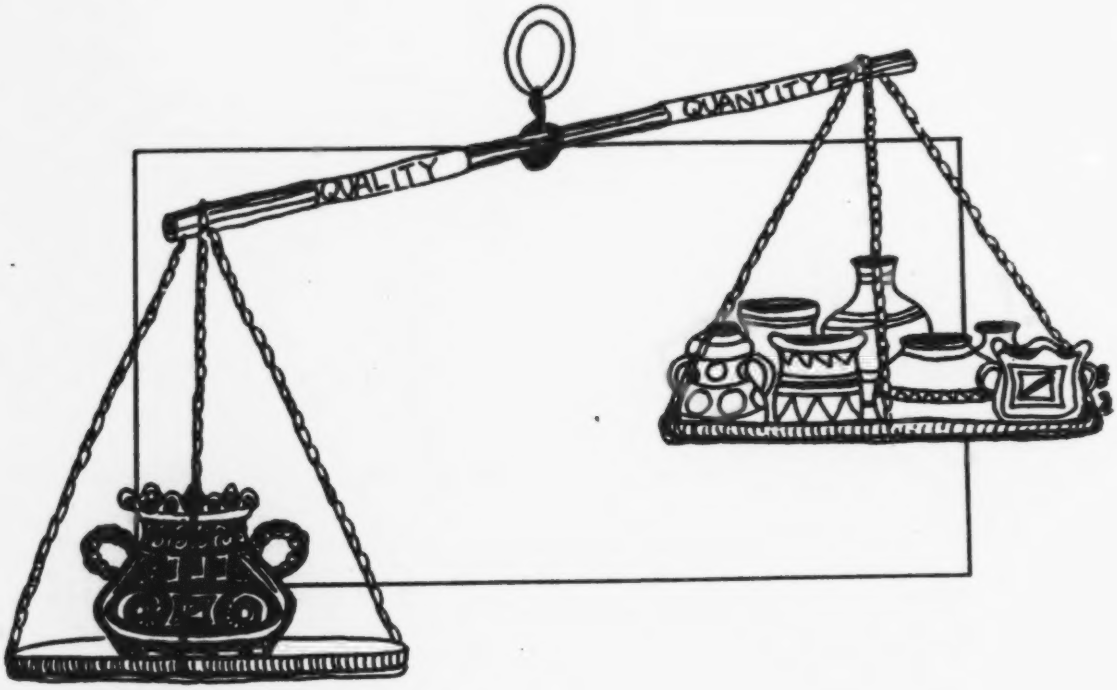
PRODUCTION

Before the well-organized craft group ever produces its first shirt or basket, group members have put a tremendous amount of effort into the business. They have set goals and objectives and laid out a plan of action for themselves, obtained start-up money, and learned about sources of supplies, information and technical assistance. They have tried to anticipate problems and work out a strategy for overcoming them.

Most importantly, however, the group has done a thorough job of research in the community to identify a product that people will buy. Group members have a good idea of the market they are aiming for and generally what their customers want in terms of quality and price. They have an idea of what will give their product a competitive edge -- some difference in type, design, materials, and price that sets it apart from others. And they have narrowed their search to focus on a single type of product, since too many crafts under production at once may mean a sacrifice in quality and may confuse and discourage consumers. Now they are ready to concentrate on the details of producing the item they have chosen.

MATERIALS AND TECHNOLOGY

Good materials, tools, and methods are essential for efficient production. Materials and tools need to be both affordable and of high



quality. Shabby raw materials and inadequate technology reveal themselves in sloppy-looking products.

To be sure the artisans are in accord about the product to be made and the production method to be used, the group should:

- Evaluate any current or proposed production methods for efficiency and end result. Would production be easier if a sewing machine and more pliable materials were introduced? How would these changes affect the quality?

- Evaluate sources of materials. It is important to locate accessible sources of natural, indigenous materials which will enhance the authenticity of the product. Fakes or cheap substitutes will be apparent to most consumers and render any product noncompetitive.

- Review the quality, quantity, technical specifications, and price ranges for material and equipment suppliers. Comparing what is offered by a number of suppliers will help the group secure the best quality at an affordable price.

- Learn the sales and credit terms of suppliers. Some sources may offer materials and tools for free, on loan, for cash or credit, or as part of a barter system.

- Determine whether suppliers offer discounts for bulk purchases, and buy accordingly.

- Coordinate supplier's delivery schedule with the production schedule of the crafts group.

PRODUCT DEVELOPMENT

Striking a balance between the costs of a labor-intensive craft production effort and prices the market will bear is often difficult. There are times when materials and methods will need to be adapted so that traditional designs can be kept, but costs can be kept at bay.

For example, the costs of labor and materials for a bedspread entirely hand-embroidered would be exorbitant. It would be impossible to price it so

that a fair return was earned for the craftspeople. Using embroidery as an accent or border only is much more cost-effective.

In another example, Thai craftspeople found that the use of sewing machines speeded the production of wall hangings without sacrificing design or quality; the backing (the piece upon which the designs were placed) was put together by machine, and the applique was done by hand.

Similarly, basket weavers can use their traditional skills and indigenous designs in easily made and highly marketable small items, like coasters, placemats, and planters.

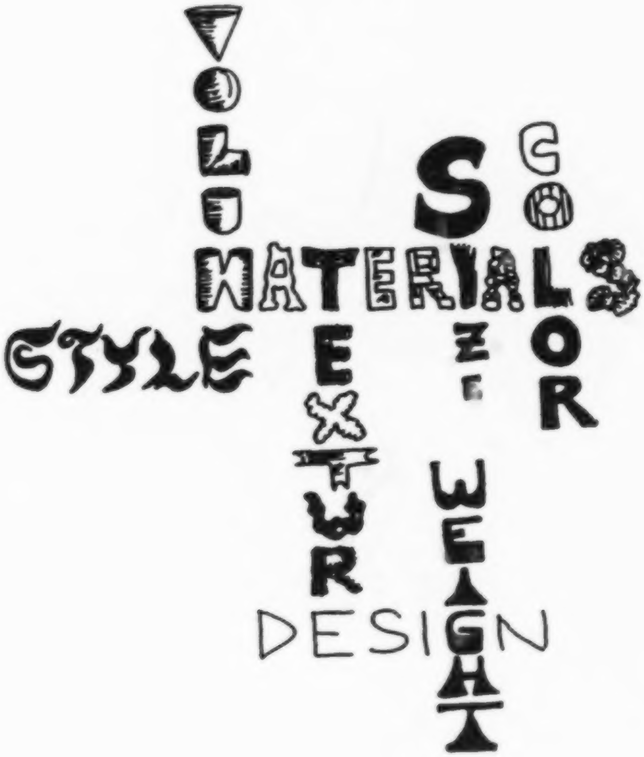
A design expert (if available) could help the group members alter their end products while retaining their traditional skills. Artisans accustomed to making expensive and intricate costumes and coverlets can easily transfer their skills to production of evening bags and eyeglass cases. Indonesian artisans use traditional designs and woodcarving skills on contemporary objects such as television cabinets.

QUALITY CONTROL

If the group has done its market research, it knows what quality of product is marketable. Group members should let this quality be their goal and apply their skills and talents to producing at a consistent and efficient level.

The work done earlier to identify customers and analyze the market will have demonstrated that quality must be good if people are to buy. Errors of poor workmanship can result in product returns, complaints, and eventual rejection by the outlets. A few bad pieces can greatly damage or destroy a group's reputation and affect future orders.

The group should spend time discussing and establishing specific standards for style, volume, materials and weight. Guidelines should also be set for design, color and texture. Once the group has agreed on the standards that must be met, members can devise an appropriate quality control system which allows for regular inspection of products. Artisans should learn from each other to identify good quality. A group review, wherein all members meet to discuss ideas for improved methods or product enhancements, should also be scheduled regularly.



The guidance of a designer, wherever possible, will help craftspeople improve their quality control skills by helping them to identify details that make for high quality. It will take time and effort but group members will evolve into a working unit. They will learn themselves to accept or reject samples of new products, control the quality of finished items, and plan displays. All of this experience will foster coordination, cooperation, and cohesion and ensure that the group does not become overly dependent on the services of outside experts.

TRAINING

In some cases fledgling groups may need considerable assistance in learning new skills or adapting old ones to allow production of crafts on a commercial scale. Group members may want to consider participating in a formal training program to gain the level of skill they need to launch their enterprise. They may be able to link up with existing programs being offered by government, educational, or private voluntary organizations in-country or ask an appropriate organization for help in designing and delivering a program to meet their own special needs. Groups which offer this kind of training assistance are included in the list of resources in Chapter 8.

WHERE TO PRODUCE: HOME OR SHOP?

The typical crafts group is home-based, located in a rural area, and made up of widely-dispersed members. Consequently, artisans often need help organizing a system of production which is participatory and adapted to their needs.

Issues relevant to efficient, well-integrated production include:

> Time available for crafts production. The group members need to estimate how many hours a week they can devote to crafts production and to stipulate periods when they are unavailable. For some, crafts will be a secondary activity, taken up in seasons when there is less demand for other work, such as farming.
>
> Space. Home-based artisans need adequate space to work; storage space for materials, finished products, and possibly chemicals; and good ventilation. Arrangements must be made for collection of their crafts and for their transportation to an additional production site or warehouse.
>
> Warehousing. If all artisans plan to work at home, then there is no need for a production facility. Instead, a warehouse can be established and the group can collect, store, and distribute the products from this location. Such a facility should be centrally located, if possible, and accessible both to home-bound artisans and those responsible for distribution.

Production Facility. If a production facility is established, it ideally should have good ventilation, running water with sink hose attachments, well-marked containers, and adequate storage for chemicals. There should be enough space for storage of raw materials, unfinished and finished products, and outgoing packages. A large production area, a room for meetings and training sessions, staff offices, if needed, space for office supplies and equipment, and a display unit which can double as an outlet are also important. It is best if the production facility is not housed in a community service center or other facility not dedicated strictly to the production effort, since competing needs for the same space may interfere with consistent production.

If a central workshop is necessary or desirable, the added costs of renting, buying and refurbishing, or constructing a building need to be considered. Other costs might include travel to and from the site and the cost of equipment, utilities, maintenance, etc.

Home/Facility Combination. It may be possible to have some artisans working at home and some at a production facility. This situation is generally possible when artisans make parts of a craft which will be incorporated into a larger product. Embroidered pieces, for example, may be made at home and then integrated into a wall hanging or curtains, either at a production facility or by other home-bound artisans.

Once these things have been discussed and decisions made about who will do what where, group members need to allocate those tasks which complement production. For instance, one or more people need to collect the crafts and get them to the warehouse; someone with literacy and numerant skills needs to keep track of raw materials, work in progress, and finished products; and records need to be established and kept. If a plan of action has been devised, the list of things to be done will be very clear.

PRODUCT PRICING

An accurate price is one which covers all production, marketing, and distribution costs, plus a profit and is still acceptable to customers.

The cost of a product is computed by adding labor, materials and overhead costs. It is important to be sure that the estimate of costs allows the crafts producers enough of a share to make their labor financially worth their while.

These are known as production costs. Marketing and distribution costs include packaging, transporting products to outlets, promotion, and advertising.

These two categories make up the total cost of the article. The total cost of the article, including any profits, equals the sale price.

To keep the price accurate and fair, the group should utilize its records of costs and labor. A basket-producing crafts group, for example, might do the following:

- Keep a time sheet of the hours spent by each group member on each basket. A community worker or group member with literacy, numerant, and, if possible, business skills can help in this process.

- Record the cost of materials used to make each basket.

- Figure indirect costs by dividing the total costs of machinery, equipment, utilities, rent, and general administrative costs by the number of items produced.

- Figure the marketing and related costs by totaling the packaging, transportation, and promotion costs and dividing this total by the number of items produced.

- Determine the profit margin by subtracting total costs from total projected sales. If the margin is too low, then either the price will need to be raised or costs will need to be reduced (perhaps by improved production methods, a reduction in labor costs, or less expensive materials). The profit margin determines how much extra money a business will need to function and progress -- essentially to make a profit.

- The sale price is computed by adding the total cost of the article and the profits.

SUMMARY

As the group members work together to agree upon a product, figure out the best production methods, work to establish good pre-market conditions, and determine a fair price for their product, they will come to know and trust each other. They will pool their knowledge, talents, and resources. They will see that becoming an independent, professional crafts production group is possible with thought and care.

With products identified, under production, and competitively priced, the crafts group is ready to take its goods to market.

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the cost/price relationship

As one of its services to women's groups, Kahayag, a service support group for women in the Philippines, decided to set up a market for women-made products. They matched the products of two groups: A Muslim women's group was weaving cloth and mats with traditional designs. Kahayag helped them cost their raw materials, and emphasized that the women must also calculate in the cost of their labor, since women often put a very low price on their own time. Kahayag also helped them determine what "profit" they wanted to make. With the cost of labor, raw materials and profit, they worked together to arrive at a price for the products.

Kahayag bought the Muslim women's products and transported it to the city where a group of low-income women sewed them into finished products. Kahayag worked with the second group, as well, in determining cost of labor, raw materials and profit needed to determine the market price.

INVOICE
thread
Total

Deciding that the tourist and department stores were too big and paid too little for such items, Kahayag worked on developing "alternative markets" for the women's products, and set prices accordingly. Staff approached social development groups countrywide to sell handicrafts in their shops. Kahayag also ran bazaars and promoted these in the community. At first, this strategy worked well and profits were realized.

Due to various economic and political factors, the peso was devalued twice soon after the project started. The price of raw materials increased dramatically. Inflation reduced people's buying capacity. Soon, the market for the products decreased.

Currently, Kahayag is seeking alternative markets outside of the Philippines so that they can charge enough to earn a profit on the product. They are also attempting to diversify the product line to include such necessities as soap that can be sold locally.

BILL
ADVERTISING

BUSINESS
Light.... 20
Rent.....100
Water.... 20
COSTS
Mr. Flood..

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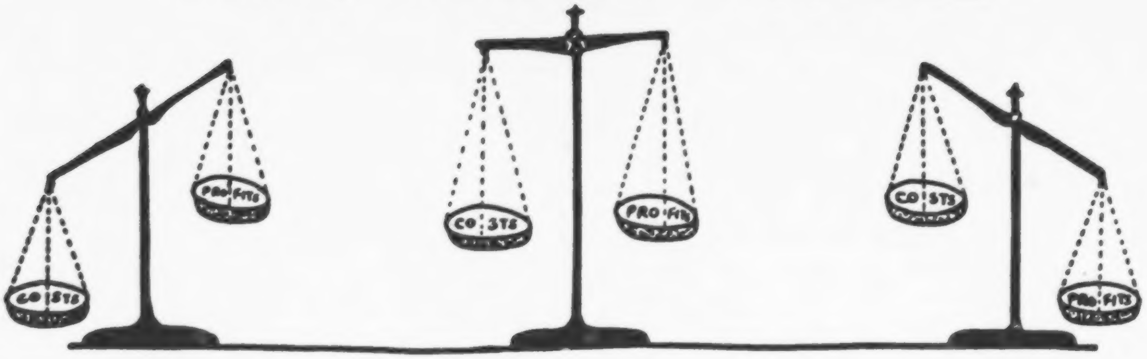
THE RIGHT PRICE



Selling a product involves determining an accurate price--one which is neither too high nor too low in relation to the cost of production and market conditions. Remember to add in all production costs. The following chart may help you to assess your costs correctly.

COSTING

PRODUCTION COSTS

-Raw Materials
-Input Materials
--Labor
-Machinery & Equipment
-Expenses such as Electricity or Rent, etc.
-Administrative Expenses

+

MARKETING & DISTRIBUTION COSTS

-Packaging
-Transportation
-Promotion & Advertising

=

TOTAL COST OF THE ARTICLE

PROFIT MARGIN

How much extra money will your business need to function as it should, and to progress.

=

PROFIT

PRICING

TOTAL COST OF THE ARTICLE + **PROFITS** = **SALE PRICE**

CHAPTER 5

MARKETING

For a product to be successful in the marketplace, more is needed than a mere introduction. The product must be marketable, that is it must have potential buyers, because either a need already exists or a need is created for it. It must be produced according to the right specifications (e.g., size and color). Packaging and presentation affect its value, and tools like advertising, catalogs, and price lists can increase consumer awareness of the product.

MAP OUT A MARKETING STRATEGY

Determining how a product is to be marketed is called having a "marketing strategy". For a small crafts group, this means identifying customer groups ("target markets") it can serve better than its competitors. Revising the strategy involves tailoring the product to that segment in terms of price, promotional effort, packaging, and distribution method.

Small crafts groups typically have limited resources to spend on marketing. What they do have can be best allocated by concentrating on one or a few key market segments.

Defining key market segments

This is the basis of target marketing. The major ways to "segment a market" are:

- By geography. This means developing a loyal and reliable group of consumers in the local community before expanding into new territories. The local community is usually the most appropriate market segment for a Third World crafts group.

- By product. This involves promoting existing products known to sell well.

- By customer. In this process, the group identifies and promotes its products to those customers most likely to buy. In other words, it sells to heavy users before trying to develop new users.

Choosing a market segment can take all three of these points into consideration; for instance, straw mats commonly used in the local community and usually purchased by women would be targeted to them in all promotional materials and efforts.

Test Marketing

Test marketing locally will help the group identify what sells well and which outlets will buy the most.

Crafts can be tested on a pilot basis first. For instance, artisans could place their crafts in local fairs or at a museum auction to see if a demand exists for them. Or the warehouse/production center could set up a small outlet to showcase and sell prototype products. If these initial test marketing exercises demonstrate a demand for a certain product, the artisans should venture further with it.

Ask local store owners to carry small quantities of crafts which have proven to be popular. The response, measured by sales, will indicate whether or not the particular product is marketable. Members can then decide whether to branch out into central market centers and stores, open a small outlet themselves, or make changes in their product.

Market saturation

A local market can be saturated fairly quickly, especially for luxury items. In Colombia, for example, a sewing group that distributed its products locally with great success found that business decreased as the market absorbed the product to capacity. The group then designed a line of baby clothing and took samples to commercial centers in neighboring towns. A national chain bought these products, and before long the group had contracts throughout Colombia. Several members organize trips throughout the year to scout for new markets and to distribute and sell.

Despite the fact that their home town is isolated, their business has been successful. Exploring local markets first, revising the product to a few marketable utilitarian items, and becoming known as a reliable source all contributed to the group's success.

MARKET LOCALLY FIRST

There are many advantages to marketing locally first, and to maintaining these markets.

First, buying habits and purchasing power are more easily known and are less seasonal or faddish than tourist or foreign markets.

Second, capital outlay is much lower; the costs of processing, packaging, insuring, labelling, and shipping are very small compared to exporting regionally or internationally.

Third, the return in terms of income received is consistent because products can be delivered at short, regular intervals.

Fourth, promotional efforts can be much smaller and the audience can be reached easily.

And, lastly, a base for expansion can be solidified, reducing the risks in selling regionally, nationally, or internationally.

Some products may not sell locally. The local populace may already have access to the crafts, lessening their allure. Often crafts traditionally designed and used for domestic purposes are being replaced by cheaper,

plastic ones. Younger people seem especially uninterested in traditional crafts; they reduce the potential consumer base considerably. In addition, most Third World people need money for their families and do not have money to spend on merely decorative crafts. Local markets where goods can be exhibited may also be open only one or two days per week.

The crafts group needs to consider products which are useful locally and which avoid the factors of familiarity, income and saturated markets. Products which are useful or, better still, in great demand for necessary activities (such as roof tiles for construction) have a much better chance of success than luxury items.

MARKETING REGIONALLY OR NATIONALLY

After an enterprise has been operating successfully for a while in the local market, group members might begin to think about expanding into other markets. If the group has tapped all local sales outlets, finds that sales are levelling off, and yet has the capacity to produce even more items for sale without undue strain, the time may be right for expansion. There are some advantages to this kind of market expansion:

- An increase in the number of buyers and in the potential for profits.

- Although not as accessible as local markets, regional markets are closer than export markets. By comparison, they can deliver income from sales at regular intervals and fairly quickly.

- Products requiring extra skill are often sought by more affluent citizens, government officials, museums, and expatriates, all of whom are more likely to live in the capital or in the larger town.

- In some countries, the crafts industry is almost completely dependent on tourism. Tourist markets are usually in the capital, though some travelers may visit small towns. Tourists who would be unlikely to buy crafts at home often buy them as souvenirs of their trips.

On the other hand, the disadvantages to marketing regionally or nationally also need to be addressed before any effort is made to market at those levels:

- It is difficult to know the buying habits and preferences of the potential consumers.

- Country-wide distribution of the products would be required.

- Again, the indigenous population would be familiar with and might not need the product.

- It may require intermediaries.

MARKETING INTERNATIONALLY

Because crafts categories vary from country to country, there is no reliable estimate of the total market for crafts exports, although some estimates have been as high as U.S. $25 billion for crafts from all countries. In the U.S. alone there are over 600 importers of Third World crafts. Large chains, as well as an estimated 50,000 smaller shops, are supplied by these importers. The bulk of crafts sales are made through individual specialty, ethnic, and museum shops, and through mail order catalogs.

These figures indicate enormous demand as well as cut-throat competition. It is extremely important for a group to have a well-established track record in local and national markets before it ventures into the export market. As mentioned earlier, many Third World governments favor crafts exports because they are a way to secure foreign exchange. Too often, though, the economic well-being of the craftspeople is overlooked.

The following are advantages of exporting from the vantage point of the craftsperson rather than from that of any specific Third World country:

- Greater opportunities for employment of craftspeople and for increased income;

- Access to the buying power of wealthier countries, leading to more sales and capital for reinvestment;

- International exposure which can result in prestige and demand;

- A fostering of interest in international taste and product ideas.

There are also disadvantages:

- A dependency on intermediaries, who translate market trends and requirements and who can charge exorbitant fees;

- An extremely complicated and costly chain of distribution, including transportation, insurance, broker and shipping charges, export duties, etc.;

- The requirement of a sophisticated financial and production system.

By the time it explores exporting, the crafts group should have a solid professional record in domestic markets. This will show its ability to produce the quantity, quality, and type of merchandise required by foreign outlets. The record will also show a history of continuing customer demand and reliable payments. These are the minimal requirements for even marginal success in exporting. Exporting should never be considered by groups which are not already showing substantial profits made in-country.

One way to reduce some of the risks of exporting is to join forces with someone else. If the group is dealing with a local wholesaler, it might be best to let that customer do the exporting; the group could then spare itself some of the effort, time and risk. Some developers or expatriate businesspeople might also be in a good position to form partnerships for export of products. It may also be possible to enter into a cooperative relationship with another crafts group.

If the group decides to export, several points should be kept in mind:

- The Ministry of Trade should be contacted, since most overseas embassies are charged with increasing exports from their countries. Commercial attaches at foreign embassies may also know people who can assist the exporting effort. By discussing their export objectives with these individuals, the group may meet someone knowledgeable enough about foreign markets to act as its agent. Then, of course, the group must factor in the cost of the agent in analyses of its product pricing.

- The crafts warehouse must be centrally located and accessible, both to members of the group and to shipping agents.

- The group should not build up its production level too rapidly, as it might saturate an unstable export market as well as damage quality.

- The group must research the market carefully, keeping in mind that export markets are fickle and trends change quickly.

CONNECTING WITH MARKETS

The crafts to be sold need to reach the proper outlets and do so in a way that offers the greatest return to the producers. To cultivate local and regional markets, the crafts group needs to convince customers to order its goods and then supply the promised goods on time.

When approaching a potential market the group needs to:

- Be able to answer all questions on production capacity, ability to make commitments, payment terms desired, delivery schedules, and anything else that has an effect on the relationship between buyer and seller. Certain sales methods, such as consignment sales, may require special types of agreements.

- The group should be as open as possible about factors which may affect its ability to deliver (such as the closing of an airport or periodic gasoline shortages).

Once a sales agreement is reached, the crafts group should supply only what has been requested (substitutes give them a bad name) and do so on time.

Contacting the customer

Brochures or flyers

The best way to communicate with potential customers, even when selling to them in person, is to provide brochures or catalogs which describe the products and list their wholesale or retail prices.

If the group is small and seeking to market only in its community, a flyer that lists retail prices may be all that is needed as a product catalog.

For groups selling several items and doing so outside the immediate community, a brochure that contains some sketches and also lists wholesale prices for each product would be helpful to both buyer and seller. The outlets will determine the mark-up which sets the final price to the consumer.

Introductory letter

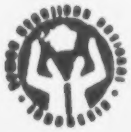
Groups which progress to a national and/or export market may also find an exploratory or introductory letter helpful. This letter can be photocopied but should have individual salutations and addresses. A letter is an inexpensive and often productive introduction; even if the products do not sell, the group will begin to see from the response what customers want and consider ways to sell to them.

Group name

If the group has an interesting name, customers will remember it better. Avoid any word or acronym that might be offensive in the language of a potential importer, however.

Logo

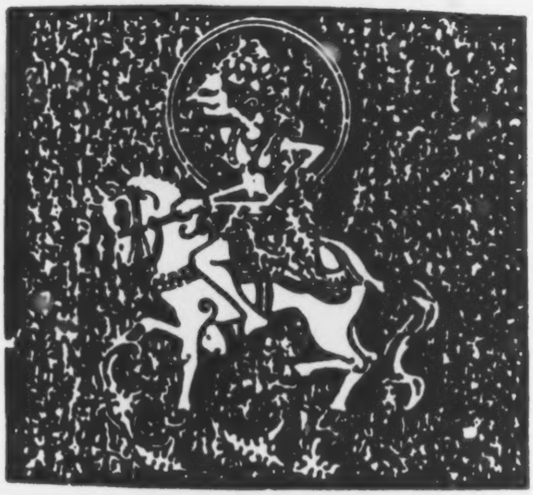
A logo will be useful as well. This is a design which captures the tone of an enterprise. It should be attractive, simple yet eye-catching, and original. The Indonesia Crafts Council logo shows two hands, in profile, guarding a flower, which symbolizes creativity.



Trademark

A trademark is any work, name, symbol, or device, or any combination thereof, adopted and used by a crafts group to identify its products and distinguish them from others. A trademark serves not only to indicate who made the product but to suggest a certain level of quality based on past performance. When a crafts group uses a unique symbol to mark its work, it is a trademark.

In the U.S., trademarks are registered with the U.S. Patent and Trademark Office by furnishing a written application, a drawing of the mark, and a fee. In Third World countries, trademarks are registered with Patent and Trademark Offices in the Ministries of Commerce.



METHODS OF SELLING

There are many ways for a group to go about selling its wares, from setting up a stall in the local marketplace to selling quantities of items to a large distributor. Group members need to consider carefully which approach is most appropriate for them, given the opportunities that exist in the business environment in which they work and their own level of production, marketing strategy, and experience.

Common methods of selling follow:

Direct sales. If the group markets its own products, it does not need to pay for the services of an agent and can maintain control over sales and distribution. Crafts groups which sell directly do have to bear the cost and time pressures of finding customers and making sales. But even this is an advantage to beginning crafts groups since it enables them to get a quick reading of a product's marketability. Direct sales might be made through an outlet established at the production facility/warehouse, from a stall in the local marketplace, or at one of the special crafts markets many countries have established to assist local artisans. Once the local market has been saturated, either a group member or a friend who often travels to neighboring towns could begin introducing products there, using the approach that proved successful in the group's home community.

Consignment. Consignment means placing goods in wholesale or retail outlets with the agreement that the artisans will be paid only after the goods are sold. This method enables artisans to sell large and valuable items, such as wall hangings or very large water containers, in a retail outlet. If the consigned item sells, the retailer pays the crafts producer a pre-arranged sum of money--usually around sixty percent of its retail sale price.

Consignment gives the crafts group exposure to a market at no cost. For a group with little or no track record, this can be a way to test the market and to establish a history of success. It also benefits the wholesalers and retailers since none of their capital is involved up front.

Consignment is fraught with dangers, however. The producers receive no money until their crafts are sold. They will get only a portion of the sale price when and if the goods are sold, rather than the entire price they would receive from a direct sale. The outlet often does not assume responsibility for damage to the exhibited products. And there is risk involved in leaving crafts with under-capitalized, marginal outlets, which are the kind that most favor consignment. These frequently are poor credit risks and many renege on paying for goods sold.

The crafts group can do some things to protect itself when it wishes to take advantage of the free exposure consignment offers. The group can insist, for instance, that the consignees be responsible for damages, that they sell the goods at a specified price or at a specified level of commission, and that the group can demand the return of products at any time.

Wholesaling. Wholesaling involves selling the product at a wholesale price (usually twice the cost) to a wholesaler who will then mark it up (at whatever the market will bear) and sell it. Wholesalers are also distributors and place goods in retail outlets. Some craft groups act as their own wholesaler/distributors but this is difficult and requires much intricate knowledge of markets.

PACKAGING

No matter where or what the market, packaging is an important part of selling. Crafts should be attractively designed and packaged, professional in appearance, and include any necessary instructions for use.

If possible, attach a legend which describes the product's cultural significance, tradition, and makers. This procedure is good for the morale of the artisans and is a source of pride to the country. It also piques the curiosity of tourists, expatriates, museum staff, anthropologists, and government officials. Legends usually increase the value of the craft in proportion to the distance between origin and sales outlet.

Even within a country, some minority groups may create crafts considered unusual by the majority. For example, in Southern Africa, the nomadic bushmen make crafts that are considered to be collector's items by people in the nearby capitals of Namibia, Zimbabwe, Angola, and Botswana. Thus, the legend is important even to the artisans' own compatriots.

ADVERTISING

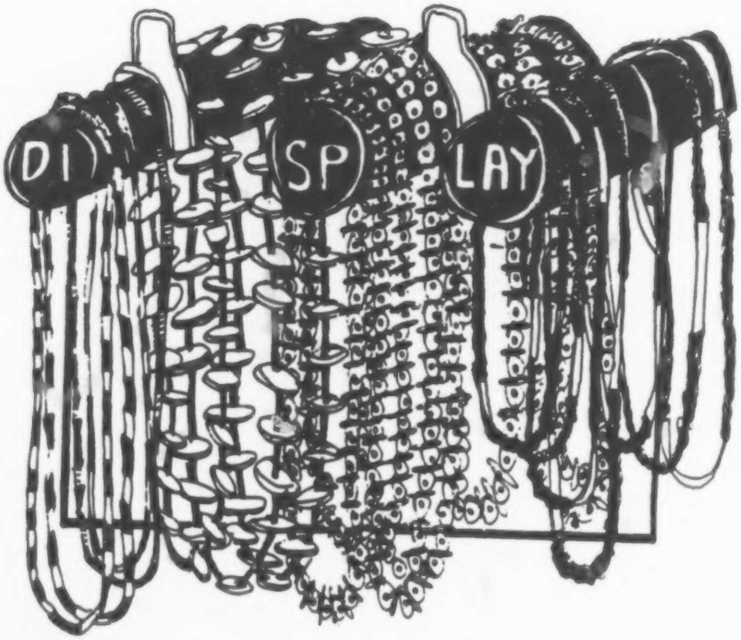
Advertising can take the form of leaflets, brochures, posters, billboards, murals, letters, photographs, and catalogs. It could also extend to ads in local newspapers or on radio stations though, due to the expense, these ads would be rare.

Unless the group is involved only in direct sales, most advertising will be targeted to outlet owners and other buyers. Photocopied or mimeographed leaflets that include photos or sketches of the products would be useful, if the cost is not too prohibitive. For a beginning crafts group, sending or delivering to potential buyers a photocopied flyer that lists prices and has wellplaced sketches would be a good start.

One good way to get free advertising is to get local newspapers to run feature stories on the group and its products. Tourists or other customers reading these articles may be interested enough to seek out the places where the products are marketed.

Exhibits are another form of advertising. They can be set up in a small area next to the production facility or warehouse or at a donated space in a central location. If possible, a designer could suggest eye-catching techniques to show off the crafts to their best advantage. Arranging crafts in tiers or rows helps do this, as do spotlights, colorful combinations, and the use of plants.

Displays in high traffic areas like airports, hotels, embassies, tourist board offices, and the like can often be arranged. Ask trade promotion officers, ministries, commercial counselors at embassies, and hotel managers about displaying the group's wares.



Distribution samples

The group should avoid furnishing free samples of its products to any outlet, especially one outside the community. If group members do this, they forfeit the time and expense involved in producing them. Doing so also tends to devalue the reputation of a crafts group. An exception must be made for sales agents (who would be used only for marketing outside the community or, perhaps, internationally); they need samples if they are to be effective in representing the group to potential customers.

SUMMARY

When approached systematically, marketing is neither mysterious nor difficult. Making use of the information gathered in the product selection/ market analysis process, the craft group can develop a marketing strategy that is geared to both the product and the community. Even small, informal groups can improve their chance of success by using a minimal amount of marketing.

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MARKETING ...

The marketing process is ongoing throughout the life of a business. Below are brief descriptions of the different elements of marketing. Whether you're starting a new business, or introducing a new product or service within your existing business, you should be sure to cover each of the steps described below:

1. market research

In this phase, you should find the answers to the following:

*WHAT IS THE EXACT PRODUCT OR SERVICE THAT YOU WILL SELL?

*WHO WILL BUY IT?

*WHAT PRICE WILL THEY PAY FOR IT?

*HOW MANY OTHER BUSINESSES ARE OFFERING THE SAME PRODUCT OR SERVICE? WHAT MAKES YOUR PRODUCT DIFFERENT?

*HOW WILL YOU GET YOUR PRODUCT OR SERVICE TO THE CONSUMER?

2. packaging and production of your product or service

During this phase, you should be able to determine:

*WHAT DESIGNS AND PACKAGING FOR YOUR PRODUCT OR SERVICE DOES YOUR TARGET AUDIENCE FIND MOST APPEALING?

*DO YOU HAVE THE RAW MATERIALS, SKILLS AND EQUIPMENT NECESSARY TO PRODUCE THE PRODUCT OR SERVICE ACCORDING TO WHAT THE CONSUMERS ARE BUYING?

*CAN YOU MEET STANDARDS OF QUALITY IN PACKAGING AND DESIGN THAT THE MARKET AND GOVERNMENT REGULATIONS REQUIRE?

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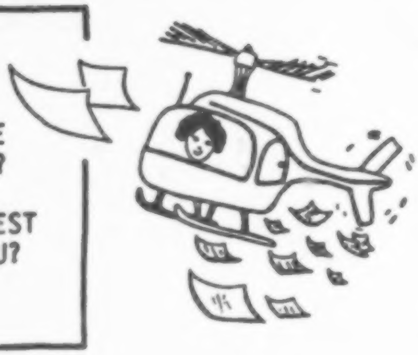
A STEP-BY-STEP PROCESS

3.promotion and sales

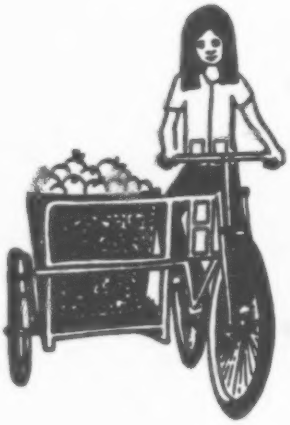


During this phase, it is important to determine:

*WHAT DO YOU NEED TO DO TO MAKE SURE THAT PEOPLE RECOGNIZE YOUR PRODUCT OR SERVICE AS DISTINCTIVE AND WANT TO BUY IT?

*WHICH FORMS OF PROMOTION WILL YOU USE TO REACH THE GREATEST NUMBERS OF PEOPLE AND HOW MUCH WILL THE PROMOTION COST YOU?

4.distribution



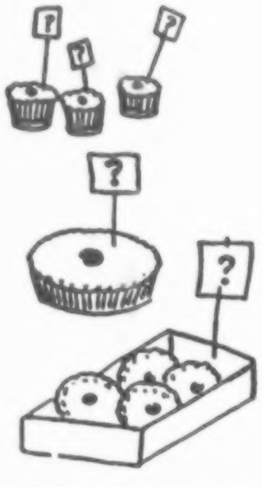
In this step, you will need to find out:

*WHAT TYPE OF TRANSPORTATION WILL BE REQUIRED TO GET YOUR PRODUCT OR SERVICE TO THE PUBLIC?

*WILL YOU SELL YOUR PRODUCT YOURSELF OR USE AN INTERMEDIARY?

*WHAT WILL BE THE TIME AND COST INVOLVED IN GETTING YOUR PRODUCT OR SERVICE TO THE MARKET?

5. pricing



To determine the right price to charge for your product or service, it is important to have the answers to these questions:

*WHAT ARE OTHER BUSINESSES CHARGING FOR THE SAME OR SIMILAR PRODUCTS OR SERVICES?

*HOW MUCH WILL YOUR TARGET AUDIENCE BE ABLE TO PAY FOR THIS PRODUCT?

*WHAT WILL YOUR TOTAL PRODUCTION, MANAGEMENT AND MARKETING COSTS BE?

*HOW MUCH OF A PROFIT DOES YOUR BUSINESS NEED TO EARN? THAT IS, AFTER PAYING FOR PRODUCTION, MANAGEMENT AND MARKETING COSTS, HOW MUCH ADDITIONAL MONEY DO YOU WANT TO HAVE TO DISTRIBUTE TO BUSINESS OWNERS OR RE-INVEST IN THE BUSINESS?

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WHAT HAPPENS WHEN MARKETING IS NEGLECTED ?

COMMON MARKETING MISHAPS :

*You produce more of a product or service than the market can purchase...

*You do not realize that there are many other businesses selling the same product or service and that the market is "saturated"...

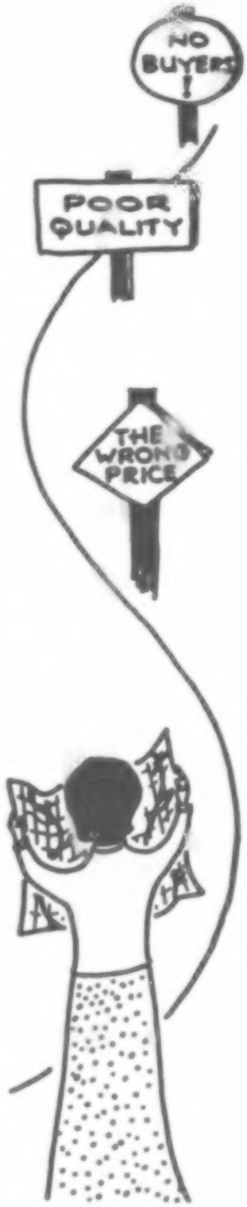
*You price your product or service under what the market can afford and thus reduce your profit...

*You price your product or service over what the market can afford so that few people have enough money to buy...

*You design and/or package your product or service in a way that does not attract buyers...

*You do not meet the standards of quality that the market and government regulations demand...

*You choose the wrong sites and audience at which to target your product or service...



Lack of attention to marketing can result in any of the misfortunes described above and will affect your profits. One way to avoid this is to be certain that you and your group think very carefully about precisely who will be buying your product or service...

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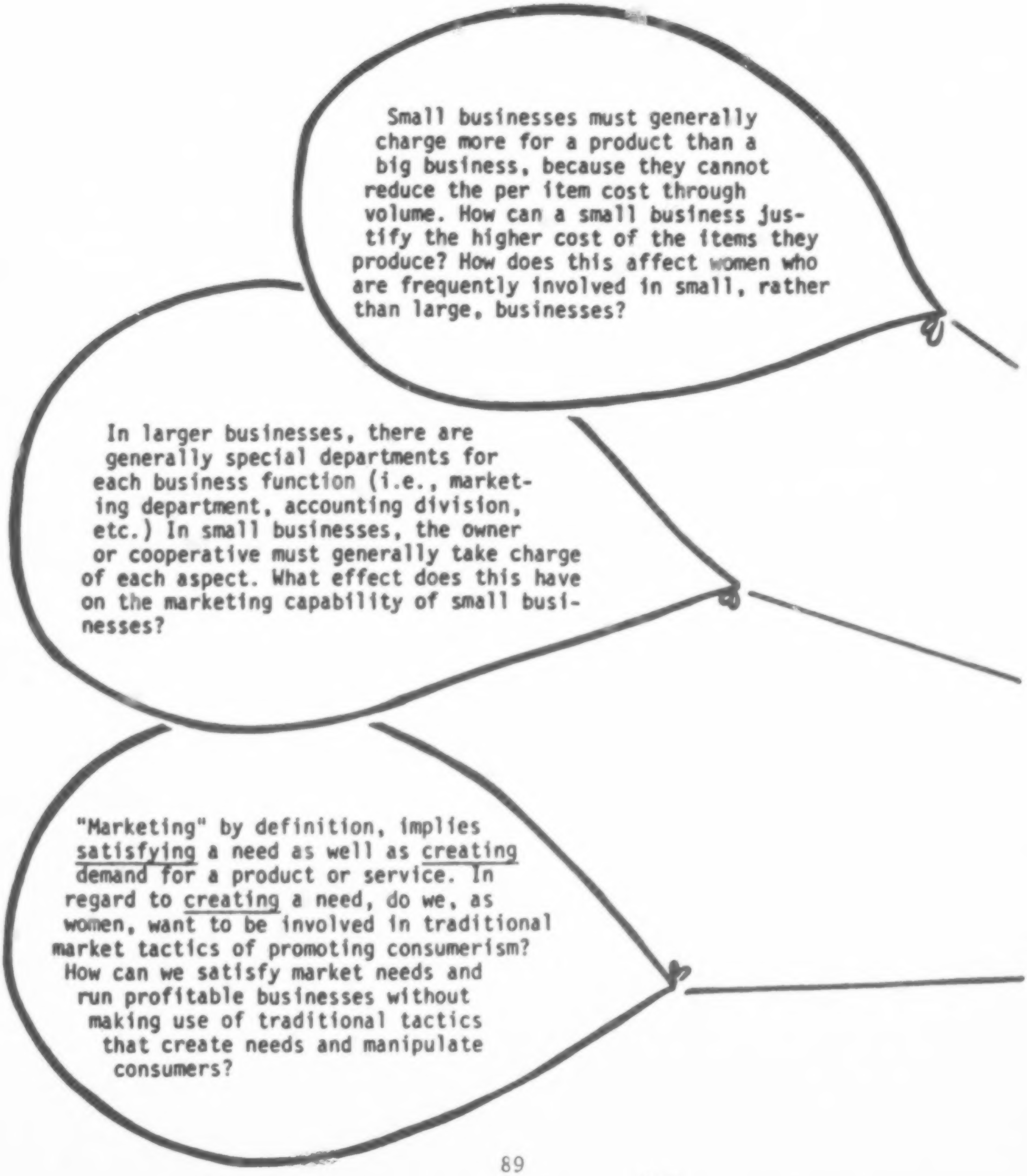
STILL OTHER . . .



Small businesses must generally charge more for a product than a big business, because they cannot reduce the per item cost through volume. How can a small business justify the higher cost of the items they produce? How does this affect women who are frequently involved in small, rather than large, businesses?

In larger businesses, there are generally special departments for each business function (i.e., marketing department, accounting division, etc.) In small businesses, the owner or cooperative must generally take charge of each aspect. What effect does this have on the marketing capability of small businesses?

"Marketing" by definition, implies satisfying a need as well as creating demand for a product or service. In regard to creating a need, do we, as women, want to be involved in traditional market tactics of promoting consumerism? How can we satisfy market needs and run profitable businesses without making use of traditional tactics that create needs and manipulate consumers?

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CONSIDERATIONS...

Women's businesses frequently lack capital. When it is hard enough to find funds for production and distribution, broader marketing tasks are viewed as "extras". What method can a woman's business use to determine what proportion of precious funds should be devoted to marketing?

To be able to launch a successful marketing campaign, it is necessary to become familiar with the market. In some cultures, women are not permitted to negotiate and/or participate in commercial environments, and must thus leave marketing to an intermediary. How does this affect their ability to do business?

Marketing is a specialized science and skill. To obtain experience and know-how it is important to have training and business experience. Acknowledging that women do not have equal access to business experience and training, what special measures can be taken to assure that women gain the know-how to launch successful marketing campaigns?

Keeping all these considerations in mind, it is still important for us to understand and use those marketing procedures which will help us to run better businesses...

CHAPTER 6

DISTRIBUTION

CHANNELS OF DISTRIBUTION

The steps required to get the product from the crafts group to the consumer can be simple or complex, depending on both the craft and the destination. The choice of a distribution channel is best made by the people or organizations who are most familiar with the market. When marketing locally, for instance, these might be the craft group members themselves; when exporting, the group might be better off relying on import/wholesalers or others who are familiar with the complexities of this market.

A distribution channel may involve people at a number of different levels using a variety of approaches:

Boutiques and other small stores. Initial marketing efforts at the local and perhaps regional levels will often be to small store owners and contacts will be made usually in person.

Tourist markets. Craft centers, hotel shops, tourist boutiques, transportation terminals, travel agencies, and airline offices are all possible sales outlets.

Conventions. Conventions, especially those which focus on international development, are natural markets for Third World crafts.

Mail Order. Brochures or catalogs with accompanying price lists can be sent to select markets. Advertisements could also be placed in existing catalogs such as those produced by Alternative Marketing Organizations.

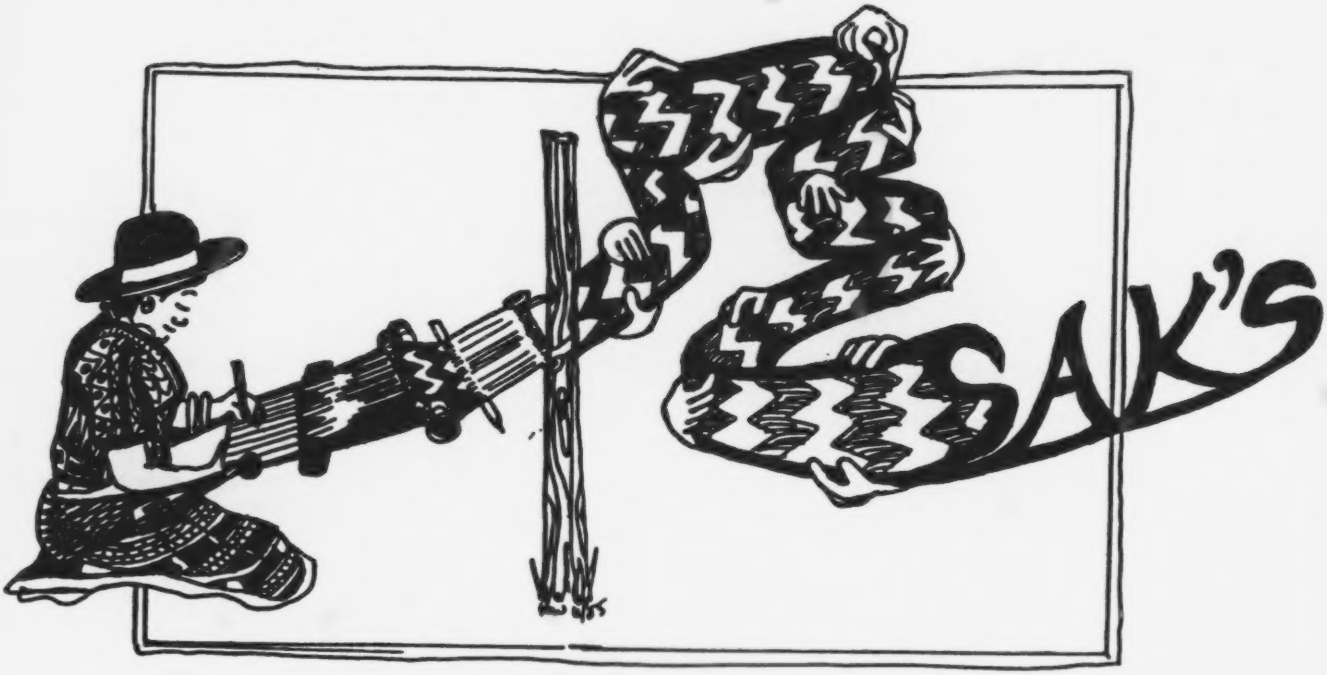
Direct mail is costly, however, and a lot of time can pass between the mailing date and receipt of the first order.

Fairs and exhibitions. Another way to reach buyers is to participate in fairs and exhibitions at which new products or product models are shown to the general public. However, these may not be accessible unless there happens to be one held in the country.

Importer/Wholesalers. These individuals or groups can be helpful to Third World crafts groups since they assume the burden of warehousing and marketing. They usually are interested only in crafts groups that have the facilities and labor necessary to produce and deliver in volume. After they buy from these groups, they display and sell goods at shows and trade fairs, have their sales staff present goods to potential buyers, and often have permanent showrooms. Importers may also have their own retail shops, which permit them to test the market on a small scale before they make major purchases.

Retail stores. All stores buy some of their goods from importer/wholesalers and some directly from the producers. They travel to and buy from many countries so that their operation's inventory is varied and so that they get the best prices. The stores vary in size, number of branches, customer appeal, and price structure.

Department stores are in every major U.S. city and each of these has up to 25 branch stores. Every department store has a full range of products, with one buyer purchasing for each category. These buyers know trends and what people want. Drawbacks to selling to department store buyers are their need for high production capacity, exact schedules, reliable shipping, extensive documentation, the right of cancellation when an order is past due, and slow response and payment time.



While it is the rule that department stores use large quantities of many items, many welcome one-of-a-kind products that will give their store a special image. Some stores have special promotions or departments which highlight the products of a given country for a limited time.

Specialty stores refer to large retail operations carrying a narrower range than do department stores of merchandise that caters to a particular customer. An example is Pier I Imports, which carries inexpensive imported items, largely furnishings.

Chains, such as Sears or J.C. Penney, consist of 1,000 or more stores. They are furnished goods by a central buyer who purchases enormous quantities at the lowest possible prices. A crafts group should contact them only if they have high production capacity.

Buying offices. Buying offices are established by department store groups as headquarters in major commercial cities such as New York and Los

Angeles. These groups also have overseas buying offices to handle direct imports. Staff in these domestic and foreign offices communicate directly with store buyers on a regular basis.

Museum shops. Museum stores and shops are excellent possibilities since they furnish a select clientele, as well as seasonal tourists interested in unusual handmade products.

Interior designers. Many interior designers rely on design centers for ideas. Thus producers whose crafts are shown in a design center will reach the numerous designers who visit these centers for decorating ideas.

Architects. Architectural commissions often feature large, one-of-a-kind crafts. Increasingly architects use large sculptural crafts from exotic, often Third World, cultures to accent their buildings. This is a growing trend for corporate offices. Thus, it might be worthwhile to check both architectural firms and multinational corporations in the host country as a first step.

International trade shows. These are shows for the crafts trade and cater to retailers from all over the world. They include general gift shows as well as specialized shows, such as the International Housewares Exposition. Retailers visit such shows to compare merchandise, collect catalogs, contact new sources of supply, and place orders for the coming season.

Alternative marketing organizations (AMOs). These are importers who are often based in developing countries. They usually buy directly from Third World artisan groups and seek to help them succeed in the export market.

AMOs exhibit and sell crafts through their resale stores (set up for retailers), retail shops, bazaars, home parties, and their own mail order catalogs. They sell to both for-profit and non-profit groups.

AMOs account for a very small percentage of international craft sales. They deal in small quantities, have low mark-up, and operate inexpensively, using many volunteers.

OTHER DISTRIBUTION CONSIDERATIONS

There are some considerations common to distribution of crafts regardless of what they are and how far away they are going:

- Documentation. Faulty documentation often causes difficulties during shipment or collection. This can result in bad relations with the client and delayed payments. There are two types of export documentation, one for shipping goods (export license, customs manifest, etc.) and one for collecting payment (commercial invoice, bill of lading, etc.) (For further information, see Appendix 4.)

- Packing. Rough roads and rough handling are inevitable and necessitate that products be protected. Many craftspeople underestimate the rigors of the journey a product must take and become angry and bitter when the fruits of their labor are damaged beyond repair. Crafts need to be protected from jostling, moisture, theft, and pressure. All this protection is crucial for exports, which are stacked by forklifts or loaded with slings, nets, conveyors, or chutes. (Directions and materials required for exporting can be secured from freight forwarders or shipping agents.) Some packing materials may be found locally, and sometimes private voluntary organizations will donate them. (See Appendix 5)

- Labeling. All packages must be clearly marked to avoid confusion and loss of merchandise. All old marks should be erased. Labels need to be printed legibly, in black waterproof ink, and placed on the top and on the sides of cartons. Crafts for export need additional labels based on demand. The United States, for example, requires a "Made in _____" label and, for textiles, a label sewn onto the garment which gives country of origin, fiber content, manufacturer, and care instructions. (Artisans should check with importers, since labels are not universally required.)

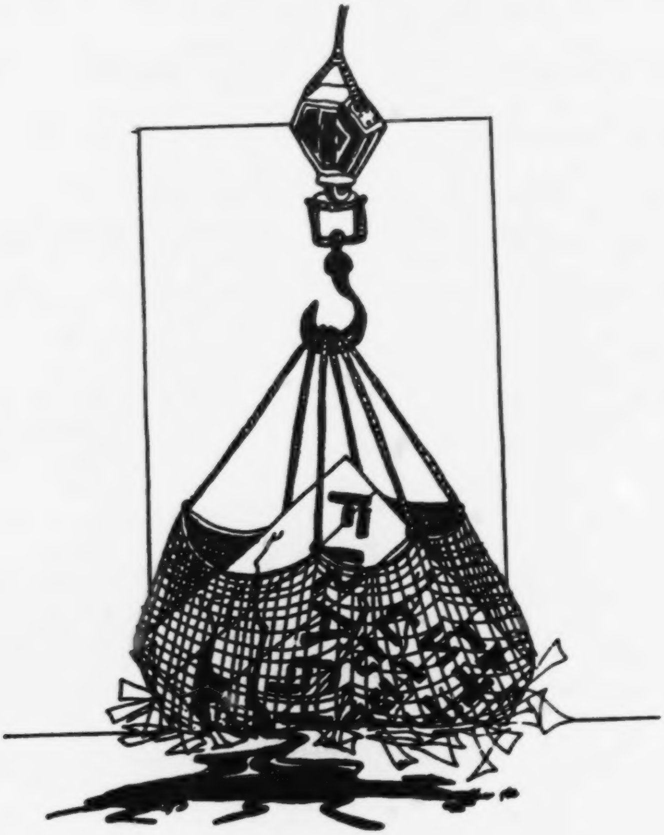
- Insurance. Insurance is needed to cover the dispatching of crafts, as well as production facilities, equipment, tools, materials, products, display areas, warehouses, etc. It is most necessary when shipping products any distance. Insurance in Third World countries is expensive. Most importers in developed countries can purchase world-wide insurance that covers all goods they purchase, from the time they leave the producer until they reach the consumer. Usually such customers require no insurance from the producer, but it is a good idea to check.

- Shipping. Most packages sent locally or regionally which are not carried by hand will be sent by truck, rail, bus, or commercial carriers. Arrangements may even be made to "piggyback" on loads carried by unrelated companies (by asking the local produce distributor to carry a load of crafts to the market, for example).

  For exporters, ocean shipping is usually the most economical means of transporting goods. Its advantages, however, are offset by the potential for damage or theft. The group should use this method of shipping when merchandise is very bulky and heavy and when there is no rush. Ocean shipping is a very slow means of transport but relatively inexpensive.

Air shipping offers fast delivery, better protection of merchandise, and special commodity rates for crafts offered by some airlines.

Packages which are small and valued at less than $250 bypass the cost and time of customs clearance in some countries. This method takes time, though -- usually about three months.



Considerations of weight and volume are essential for groups which plan to export. Ocean and air rates are figured by weight or volume, whichever is more. Craft groups should seek to keep a balanced ratio to minimize costs. (See International Shipping Conversions Table in Appendix 3).

COSTS OF DISTRIBUTION

Local distribution costs include the price of packing materials, transportation and labor charges to truck goods to outlets, and costs associated with billing and collecting payment.

Distribution costs rise sharply when exporting, because of the number of people and methods in the chain of distribution.

Below are common terms relating to distribution:

Ex Factory. This is the price that craft producers charge to someone buying from them at the point of origin -- their own workshops or warehouse. The group agrees to have the goods ready at an agreed-upon time, and the buyer (usually an importer/wholesaler) picks them up. The crafts group is responsible for the goods only until they are claimed by the buyer.

F.O.B. (Free on Board). This is the most common export cost quoted, since the importer/wholesaler has an all-inclusive price. It includes all the costs existing in the country of origin: expenses for inland transportation from place of production to the port, packing, loading expenses, required export taxes, special charges for obtaining documentation, and customs legislation.

C.I.F. or C&F (Cost, Insurance, Freight, or Cost and Freight). This is the cost to the importer/wholesaler in the export country. It includes costs of F.O.B. merchandise and charges for insuring it. (The less frequent C&F method does not include insurance.) The crafts group receives a bill of lading as evidence that the goods have been shipped by the freight forwarder/shipper to the group's customer.

Cost price. This includes importer/wholesaler costs for unloading and port handling, clearance, import duties, and inland freight in the country of destination.

Wholesale price. This includes the broker's business fee; importer's margin for staff costs and overhead, and the importer/distributor's margin for storage, distribution, etc.

Retail price. This includes taxes levied on the retail level and the retailer's capital and operational costs. Large retailers double the wholesale price of a product. This is called 50 percent mark-up. Smaller stores may more than double the price, to a 60-70 percent mark-up.

A summary of the costs added at each stage of distribution can be found at the end of this chapter. As can be seen, an item may retail for between three and ten times the original sale price, with most retail prices hovering at around three to four times the F.O.B. price.

IMPORT RESTRICTIONS AND AGREEMENTS

Every country has legislation regulating the import and export of goods. The main purpose of import restrictions is to make it hard for outsiders to compete with domestic producers. Those protections which involve an added cost are called tariffs, or duties, or taxes. A quota is a restriction on the quantity of importers allowed. A crafts group which hopes to export should have a good working knowledge of the restrictions and agreements pertaining to the countries of destination.

Also important in this context are agreements which attempt to facilitate the distribution of goods. Some countries have joint trade agreements which enable their products to move easily from one country to the other. The Generalized System of Preference (GSP) is an agreement reached by major industrialized countries which encourages trade from the Third World to developed countries on a non-reciprocal basis. It also provides for duty-free entry of certain types of goods. Quantities are limited under the GSP, but most importing countries make special allowances for handmade products. A Certificate of Origin is required to qualify under the GSP.

The ACP refers to an agreement whereby European countries which have signed the Lome Cooperative Convention provide duty-free entry to products coming from African, Caribbean, and Pacific countries. A EUR-1 Certificate is required to qualify.

Under the CBI, twenty-one Caribbean nations qualify for one-way free trade because of the Caribbean Basin Initiative. A Certificate of Origin is required.

Textiles require special treatment since they enter developed countries under a different agreement and do not qualify under the GSP. Nearly all U.S. textile imports from developing countries are governed by bilateral agreements which the U.S. has negotiated under the auspices of the Multi-Fibre Agreement (MFA). Appropriate documentation can be obtained in most Third World countries from the Ministry of Foreign Trade, Customs, or the Chamber of Commerce.

Some products are governed by rules of the Standard International Tariff Classification (SITC). These include the following kinds of provisions for the products listed:

- Leather has to be treated and tanned carefully, since it can decompose. Additionally, amounts of lime, chrome, and other chemicals used are specified by importing countries.

- Wool must be properly washed in certain chemicals.

- Wood, rattan, reed, cane can be affected by termites and must have an accompanying certificate that the crafts have been fumigated.

- Hides. Many countries do not allow crafts made from the hides of endangered species. Similarly, ivory is not allowed in the U.S., Canada, and Europe.

- Toys. The paint must not contain toxic elements, nor may there be nails, protruding parts, or glass. Regulations governing toys are complex and bear thorough investigation.

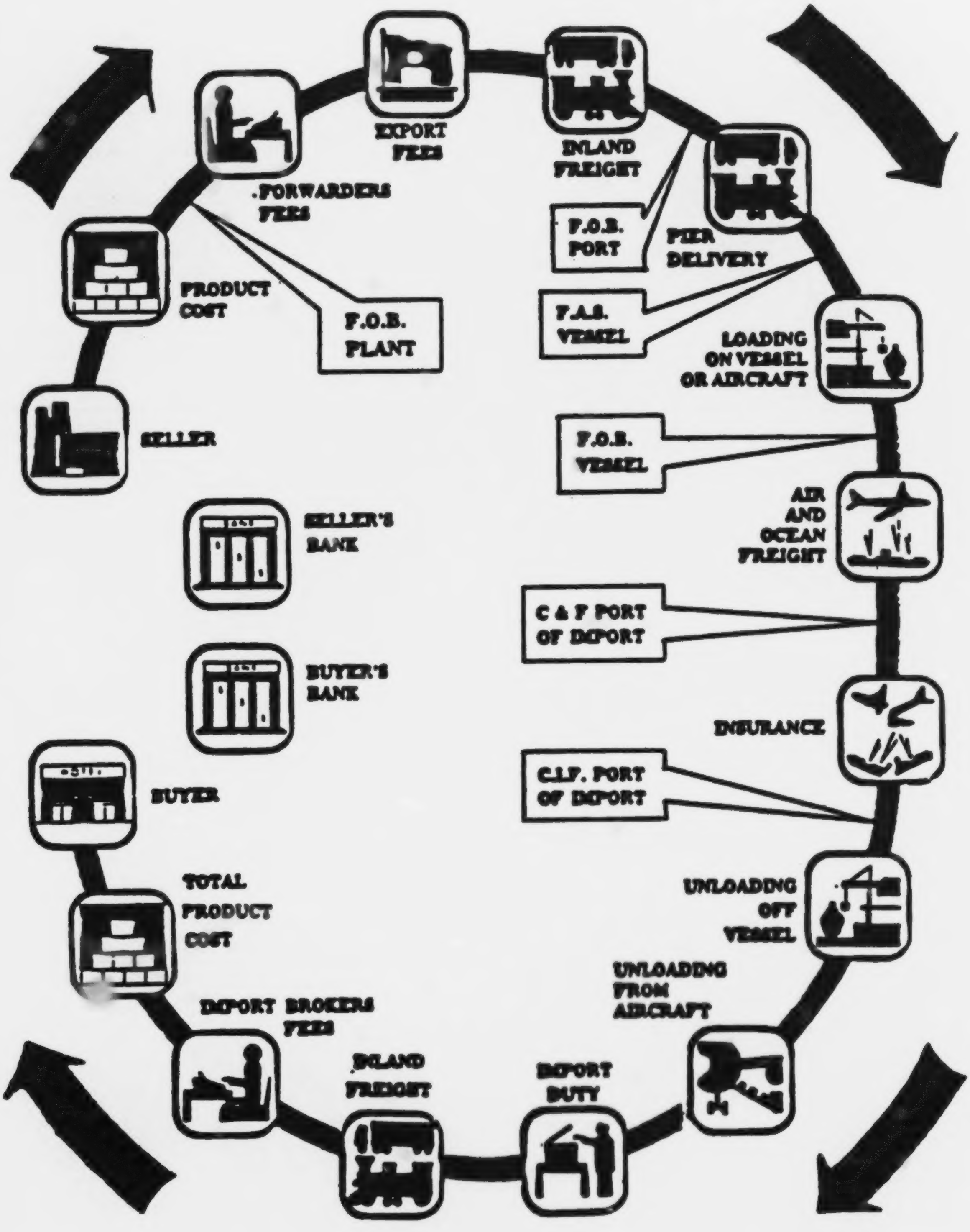
- Beads made from the seeds or other parts of plants are a problem since some of these may be toxic.

It is the crafts group's responsibility to supply correct documentation regarding these kinds of restrictions. Sources of advice include commercial counselors at embassies, chambers of commerce, customs, ministries of foreign trade, export promotion officers, and import promotion officers.

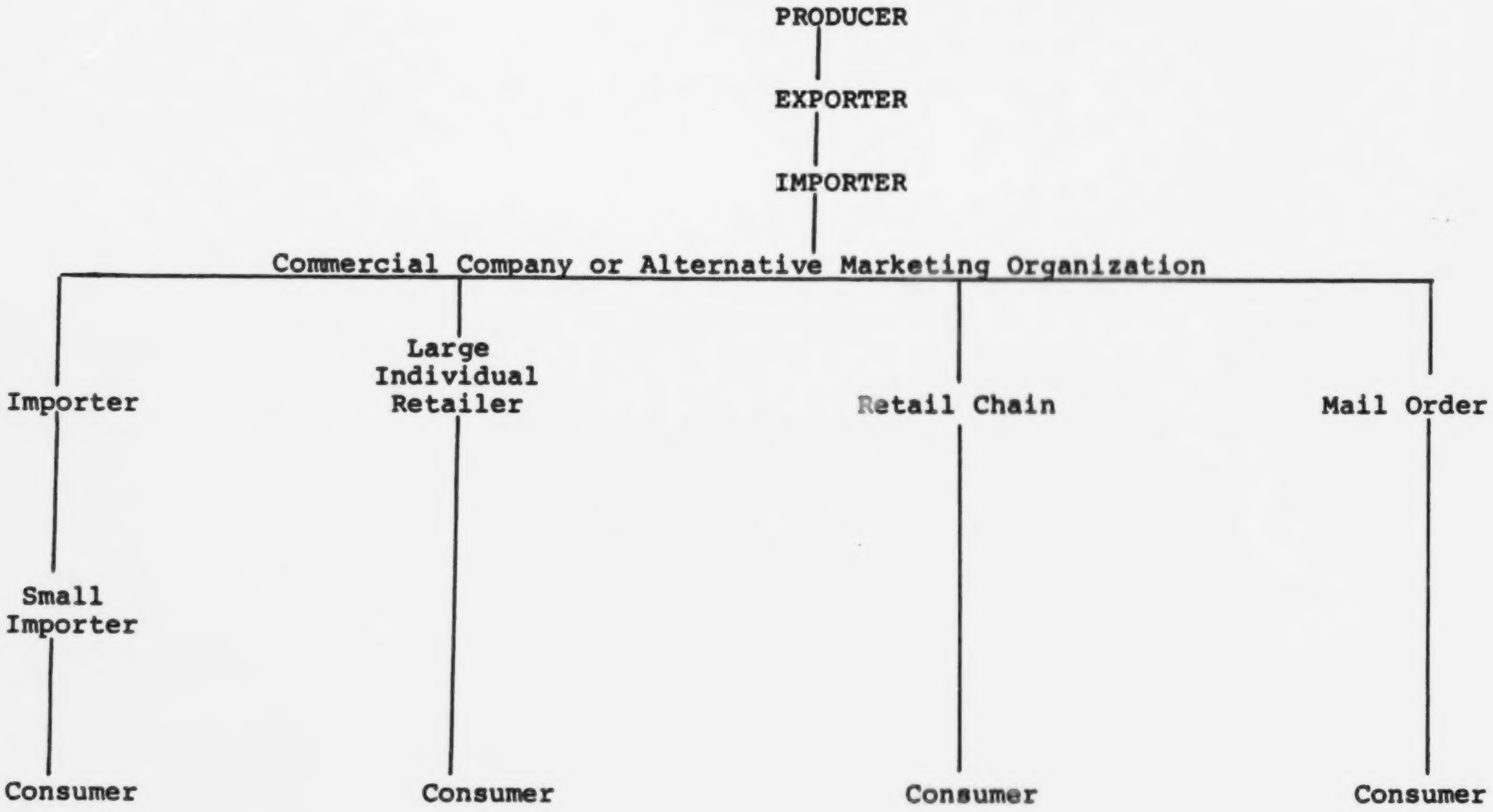
SUMMARY

Distribution at the local level needs to be reliable and effective, but it can take many forms. It can be by foot, mule, truck, bus, train, camel, or whatever is available. Still, reliability must be maintained. Methods of distribution increase in complexity as more and more people enter the distribution chain.

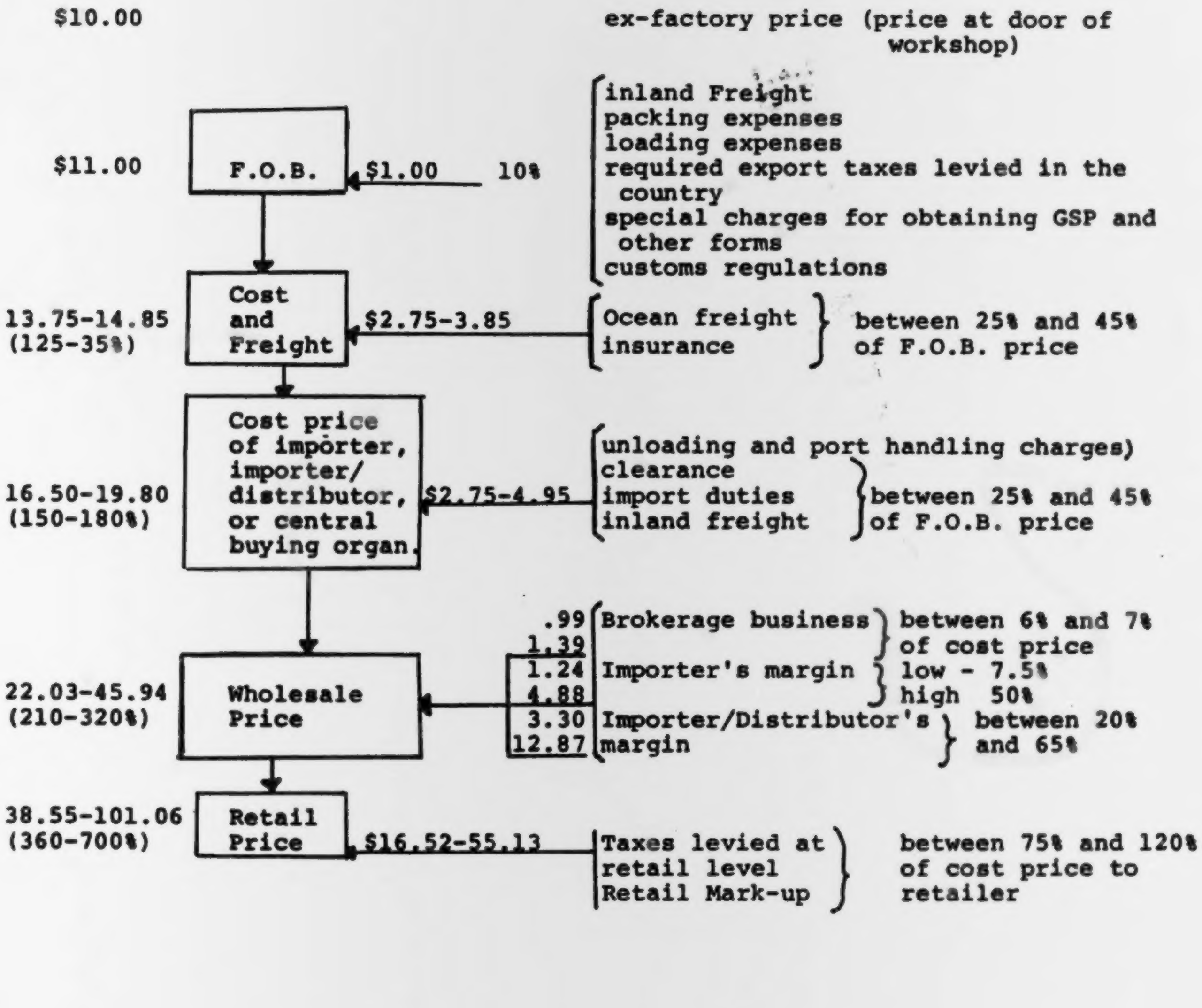
COMPLETE CYCLE OF DISTRIBUTION


EXPORT FEES
INLAND FREIGHT
.FORWARDERS FEES
F.O.B. PORT
PIER DELIVERY
PRODUCT COST
F.O.B. PLANT
F.A.S. VESSEL
LOADING ON VESSEL OR AIRCRAFT
SELLER
F.O.B. VESSEL
SELLER'S BANK
AIR AND OCEAN FREIGHT
C & F PORT OF IMPORT
BUYER'S BANK
INSURANCE
C.I.F. PORT OF IMPORT
BUYER
TOTAL PRODUCT COST
UNLOADING OFF VESSEL
UNLOADING FROM AIRCRAFT
IMPORT BROKERS FEES
INLAND FREIGHT
IMPORT DUTY

CHAIN OF DISTRIBUTION


PRODUCER
EXPORTER
IMPORTER
Commercial Company or Alternative Marketing Organization
Importer
Small Importer
Consumer
Large Individual Retailer
Consumer
Retail Chain
Consumer
Mail Order
Consumer

COSTS OF DISTRIBUTION


$10.00
ex-factory price (price at door of workshop)
$11.00
F.O.B.
$1.00
10%
inland Freight
packing expenses
loading expenses
required export taxes levied in the country
special charges for obtaining GSP and other forms
customs regulations
13.75-14.85
(125-35%)
Cost and Freight
$2.75-3.85
Ocean freight
insurance
between 25% and 45% of F.O.B. price
16.50-19.80
(150-180%)
Cost price of importer, importer/distributor, or central buying organ.
$2.75-4.95
unloading and port handling charges)
clearance
import duties
inland freight
between 25% and 45% of F.O.B. price
.99
1.39
Brokerage business
between 6% and 7% of cost price
1.24
4.88
Importer's margin
low - 7.5%
high 50%
3.30
12.87
Importer/Distributor's margin
between 20% and 65%
22.03-45.94
(210-320%)
Wholesale Price
38.55-101.06
(360-700%)
Retail Price
$16.52-55.13
Taxes levied at retail level
Retail Mark-up
between 75% and 120% of cost price to retailer

CHAPTER 7

TWO CASE STUDIES

The following two case studies illustrate many of the points made in this manual. Most importantly, they show in one instance how important participant involvement is to success, and, in the other, how a lack of participant involvement led to failure.

A SWEATER INDUSTRY GROWS IN ECUADOR

Women in the rural village of Mira, Ecuador, already knew how to knit. Then Peace Corps Volunteers Emily and Peter Gladhart arrived in 1965. What they did not know was how to turn this skill into a profit-making venture. The Gladharts, who had learned knitting technology, stitches, and styles in their earlier work in Cuenca, suggested to one family that they consider making sweaters for sale. The Gladharts offered to try and sell the finished products.

From this modest beginning grew a sweater industry that generated a substantial amount of income for the workers, and in the process also turned these rural women into economic activists. By 1979, the cottage industry had grown to include 1,000 families who produced 600 sweaters per month. Fifty to seventy-five percent of these sweaters were exported, with the remainder sold domestically.

Traditionally, the production of hand-knit sweaters in northern Ecuador involved three different groups and phases: sheep raising by people of the central Highlands; wool spinning near Otavalo; and knitting. The knitters included large- and small-scale entrepreneurs ("mayoristas" and "minoristas"), and the independent and piecework knitters who worked for them.

The Gladharts had brought sample sweaters from Cuenca and contracted with a firm in Mira to have local sheep fleeces spun like the wool in the samples. The Mirenas considered the loosely spun, one-ply wool yarn and the sweaters made from it to be of poor quality. They were attracted, however, by the prices these sweaters earned, which at first seemed too good to be true.

The Gladharts were able to sell the sweaters, and the Mira women soon found that they could earn 68 sucres for each sweater, more than 11 sucres a day for a six-day week. (By comparison, they would have to work eight days in the field to earn 50 sucres.)

At first, the knitters came together primarily as a response to the Volunteers, who assumed all the financial risks of the enterprise. Their commitment was less to the business than to the Volunteers themselves. When-the sweaters began to sell, the women began to knit more, and other women began to knit as well. By December, 1965, this larger group required some organization.

A cooperative was organized in February, 1966, with each member investing fifty sucres as a membership fee. The cooperative leadership stressed the need for all members to learn to purchase wool, control the quality of knitting and market the sweaters. The Volunteers made it clear that they would be leaving, and told the artisans that if they found the sweater business useful, they would have to learn to operate and manage it themselves.

When the Gladharts left Mira in October, 1966, the cooperative had 40 members and assets of 6,500 sucres (U.S. $325). Members were knitting two to three sweaters each per month. Between February 1 and October 1, 1967, the cooperative had net earnings of 82,750 sucres (U.S. $4,138), equivalent to three percent of the agriculture production of the community. The cooperative also regularly advanced small loans to members against future production, a practice which has continued to the present.

At first the organizers of the cooperative limited membership to a number they were able to manage. The original members also were not eager to share in the new opportunity outside their circle of families. (From the beginning they relied on relatives living in Quito to help with marketing, merchandising, and wool buying.) Yet the production level continued to grow despite the limit placed on membership because the members presented the knitting of their relatives as though it was their own. This strategy came under fire in 1979, when women who had been denied membership protested and were admitted.

Soon the cooperative influenced the development of a larger industry. The national and provincial governments began assisting artisan cooperatives who wanted to show their wares at international art fairs; they also coordinated their efforts under the regional trade agreements of the Andean Port countries. Many women said that this assistance from the government was critical to the opening up of export markets.

Having access to these markets meant that more women could be involved in production, and women from two neighboring provinces were taught the successful knitting techniques. The entire community got involved when buyers started coming to Mira to buy directly from the knitters.

The National Development Bank's offer to extend loans to artisans under terms more favorable than to farmers also encouraged more women to get involved in crafts. The knitters' credit was often used to help meet farm cash shortages, and crop sales were used to help make payments on knitting loans. Crafts activities thus meshed well with traditional farming activities, providing a welcome supplement to farm income.

Although the cooperative increased its sales each year, it eventually became less important as an institution. Instead, a large number of independent family enterprises grew out of the original venture. When the cooperative finally disbanded in March of 1972, it had dwindled to 18 members.

Today, earnings per sweater have increased about 30 percent, despite the fact that the sucre has fallen to one-third its 1967 value. Improvements in design and materials have also allowed a greater profit margin; by using much heavier yarn, the time required to knit a sweater has decreased by 35 percent. The production norm in 1966 was two to three sweaters per month; in 1969, it was six to nine.

Conclusions

The Mira project highlights:

- The usefulness of an informal marketing network. The original producers were all members of the same extended family. Though new products are being made today, the production still occurs within old social forms.

- The evolution into a more formal structure (in this case, a cooperative).

- The impact of skill-building within an informal structure, which suggests that this is best done by participatory learning, under the temporary leadership of people whom the group trusts.

- The importance of technology in making production more profitable.

- The importance of gaining experience in local markets before moving to exports markets and the value of government assistance in opening up those markets.

THE DEVELOPMENT OF BOTSWANACRAFT

In 1968, Botswana began receiving Mbukushu refugees fleeing the civil war in neighboring Angola. Faced with their need for income, United Nations settlement officers urged the refugees to use their traditional basketweaving skills for income generation.

The baskets which the Mbukushu produced were marketed by United Nations staff, who took them to the capital to sell. As these proved popular and the demand increased, Botswana women from the northwest also began to make baskets.

The increasing production needed a marketing vehicle. In 1969, two Peace Corps Volunteers asked the Ministry of Finance, Development, and Planning for assistance in forming a cooperative to market the baskets. Instead, the Botswana Development Corporation (BDC), a division of the Ministry of Finance, formed Botswanacraft Marketing Company. This national crafts marketing agency was intended to develop, guide, and market rural crafts throughout the country.

In 1973, BDC made a sizable investment in Botswanacraft, and in 1975 took it on as a subsidiary agency. At the same time, a U.N. Trade Center specialist worked with the producers to improve craft design and product development with this assistance, the artisans began to create baskets of superb quality, leading to a widespread interest in Botswana's crafts.

Botswanacraft provided incentives to the artisans which also supported the development of high quality baskets through its annual sponsorship of a summer exhibit at the National Museum and Art Gallery in Gaborone. The crafts exhibited were judged and the best artisans received 25 percent of any auction prices as a prize.

In 1975, two Peace Corps Volunteers further extended the supply of baskets and expanded the base of marketable items by including Bushmen artifacts in the Botswanacraft marketing effort. From 1976 to 1981, another Peace Corps Volunteer, Ed Henderson, helped Botswanacraft develop its domestic and export markets and assisted other crafts projects.

Unfortunately, despite this good beginning, Botswanacraft sharply deteriorated between 1981 and 1982. After showing profits from 1979 to 1981, the BDC became concerned about a substantial deficit.

Why this occurred is a study in bad management. The managing director operated without a plan and without delegating authority to any of the crafts producers. He knew little about the cultural and business context in which the group operated. This fostered a great deal of distrust between management and staff who did not have a share in the decision-making process. They came to regard the managing director as dictatorial and patronizing.

Botswanacraft's customers were alienated by a series of decisions made by management. Prices were increased by one-third and the firm began to dictate terms under which wholesalers could buy its goods. There was a drop in the quality of production, a lack of response to letters and orders, and shipments became unreliable, damaging the organization's credibility.

Production problems arose when craftspeople felt they were not getting paid their fair share of the profits. At the same time, a large amount of money was spent to purchase two new trucks and refurbish the warehouse.

External pressures compounded Botswanacraft's problems. There was a lack of coordination between the Ministry of Finance, Development, and Planning and the Ministry of Commerce and Industry, both of which administered competing crafts efforts. Then a worldwide recession hit the main export market (the United States), which changed the export market situation and slowed demand and sales.

Despite its many problems, Botswanacraft managed to survive this difficult period with its organizational structure, if not its profits, intact. The organization now has a general manager from Botswana who is instituting good business practices, and the outlook of the business is much improved.

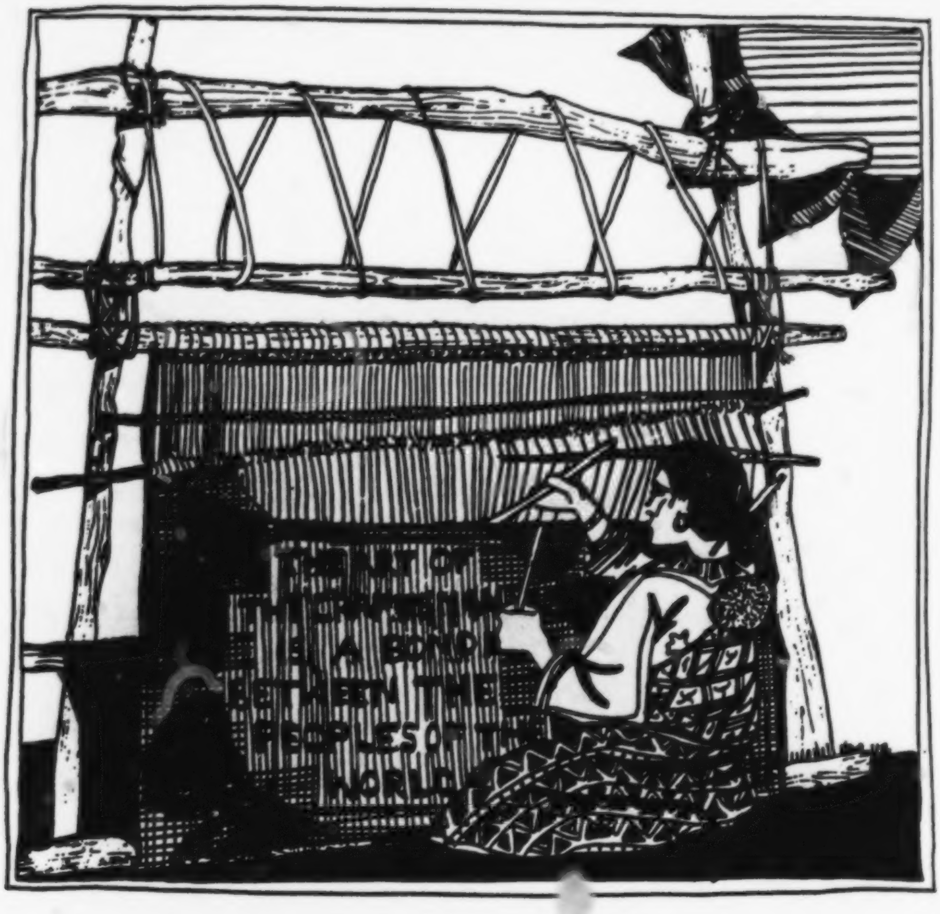
Conclusions

- Participatory management is essential. The manager should be chosen by the group and be either a member of the group or, at least, someone intimately familiar with the cultural and business environment in which the group operates.

- Members of the crafts group should themselves become knowledgable about domestic and export markets.

- The group must maintain its level of efficiency and be responsible about quality and reliability.

- Incentives such as the basket exhibit and auction motivate craftspeople and also foster pride in the community.


THE ART OF
IS A BOND
BETWEEN THE
PEOPLES OF THE
WORLD

SUMMARY

These two case studies suggest that community workers need to be culturally sensitive to the values, community and family structures, and political attitudes in the communities and countries where they work.

In the case of Ecuador, the PCVs worked within the family structure, rather than imposing a new form. Conversely, the later management of

Botswanacraft was hierarchical, and the production effort suffered.

In both cases, the PCVs and other development workers encouraged high quality workmanship. In both Ecuador and Botswana, product development did not sacrifice traditional patterns and skills. In both cases the Volunteers discussed with the groups the elements needed to make the products marketable. In Ecuador, the provision of raw materials and simple knitting technology improved the business; in Botswana, the continuous weeding out of inferior baskets and the encouragement of the "premium" ones created quality merchandise and an increased demand.

Especially in Ecuador, the Peace Corps Volunteers made it clear that the group must become independent, and saw to it that it happened.

CHAPTER EIGHT

Resource Groups and Marketing Channels

The majority of organizations which can provide financial, technical, and material assistance are based either in the U.S. or other industrialized nations. However, many have offices in developing countries. Therefore, it would be best to contact these affiliates or indigenous organizations which provide help.

MULTILATERAL

United Nations Agencies

United Nations Development Program (UNDP)
1 United Nations Plaza
New York, New York 10017
212-906-5000

Monies go to specialized U.N. agencies. Apply, with help from U.N. Volunteers, through host country governments. Supports projects only with government involved. Variety of technical assistance and materials targeted to poorest countries.

United Nations Development Program
Field Offices
(address to Regional Representative c/o United Nations Development Program)

Office of the Prime Minister
Government Headquarters
Bridgetown, Barbados

c/o Vice President and Minister of Finance
 and Development Planning
Private Bag 31
Gaborone, Botswana

Ministere des Affaires Estrangeres
Ouagadougou, Burkina Faso

Ministerio de Relaciones Exteriores y Culto
San Jose, Costa Rica

Ministry of Finance and Planning
Post Office Box 30007
Nairobi, Kenya

Ministry of Finance and Development Planning
Maseru, Lesotho

Ministre d'Etat Charge des Affaires Etrangeres
Rabat, Morocco

Ministry of Finance
Hari Bhawan
Kathmandu, Nepal

National Economic and Development Authority
Manila, Philippines

Ministry of Foreign Affairs
Freetown, Sierra Leone

Ministry of Foreign Affairs
Republic Building
Ceylinco House
Colombo 1 Sri Lanka

Ministry of Foreign Affairs
Post Office Box 518
Mababane, Swaziland

Ministry of Foreign Affairs
Dar es Salaam, Tanzania

Ministry of Foreign Affairs
Bangkok, Thailand

United Nations Capital Development Fund (UNCDF)
1 United Nations Plaza
New York, New York 10017
212-906-5000

Approach appropriate host country ministry of government and inform the ministry that there is the possibility of UNCDF funding and that the ministry can use these funds for its own government project, the proposal for which should be formally submitted to the UNCDF Resident Representatives. UNCDF would give monies to government ministries and Peace Corps. (UNCDF offices are usually at UNDP branches).

UNESCO Cooperative Action Program (CO-ACTION)
United Nations Education, Scientific and Cultural Organization (UNESCO)
7 Place de Fontenoy
75700 Paris, France

Focusses on self-help projects, including rural development, education of rural women, setting up cottage industries.

UNESCO

Regional Office for Education in Africa (BREDA)
B.P. 3311
Dakar, Senegal
237-72

Office of Regional Co-ordinator for Latin American
and the Caribbean
Apartado de Correos No. 68394
Altamira
1062A Caracas, Venezuela
33-14-61

Regional Office for Education in Asia and the Pacific
"Darakarn Building"
920 Sukhumvit Road
Post Office Box 1425, General Post Office
Bangkok 10500, Thailand
391-05-77

Regional Office for Science and Technology for South
and Central Asia
UNESCO House
17, Jor Bagh (Lodi Road)
New Delhi 110.003, India

International Labor Organization (ILO)
4 Route des Morillons
CH 1211
Geneva 22, Switzerland

The ILO has looked upon crafts as a generator of employment. Its Informal Sector and Rural Development program concentrates on assisting low or no capital entrepreneurial enterprises, many of which have crafts components.

Other ILO Locations

ILO-United Nations Governmental Liaison Office
300 East 44th Street
Room D C 2 - 1103
New York, New York 10017
212-697-0150

ILO-Washington Office
1750 New York Avenue, NW
Washington, DC 20006
202-376-2315

Field Offices

Address to Director, ILO, unless alternate program name. In that case put Director plus name of program.

South African Team for Employment Promotion
Post Office Box 32181
Lusaka, Zambia
213595
(Botswana, Lesotho, Malawi, Swaziland, Tanzania)

Programa Regional del Empleo para America Latine y el Caribe
Apartado 6314
Panama City 5, Panama
69-5660
(Central America)

Centre Regional Africain d'Administration du Travail
B.P. 1055
Yaounde, Cameroon
22-33-75
(Benin, Burkina Faso, Cameroon, Central African Republic, Manitania, Niger, Rwanda, Senegal, Togo, Zaire)

Centro Interamericano de Investigacion y Documentacion sobre Formacion Professional
Casilla de Correo 1761
Montevideo, Uruguay
98-60-23
(all Americas)

Centro Interamericano de Administracion del Trabajo
Apartado 3638 OIT
Lima, Peru
32-0741
(Latin America and the Caribbean)

Centre Interafrican pour le Developpement de la
  Formation Professionelle
01-BP-3771
Abidjan 01, Ivory Coast
22-52-64
(Africa)

Asian Regional Team for Employment Promotion
Labour Department Building-5th Floor
Ministry of Interior
Fuangnakorn Road
221-7121
(Fiji, Malaysia, Nepal, Philippines, Sri Lanka, Thailand)

Asian Regional Project for Strengthening Labor/Manpower Administration
5th Floor
Department of Labor
Bangkok, Thailand
221-7121
(Asia and the Pacific Region)

African Regional Labor Administration Center
Bishops Road
Nairobi, Kenya
722200, Ext. 349
(English speaking Africa)

Asian and Pacific Skill Development Program
Post Office Box 1423
Islamabad, Pakistan
(Asia and Pacific Region)

Bureau de L'OIT a Yaounde
Quartier Nylon (Nlongkak)
Yaounde, Cameroon
22.50.44
(Cameroon, Central African Republic, Gabon)

Ratu Sukuna House
MacArthur Street and Victoria Parade
Suva, Fiji
313-866
(Fiji, Papua New Guinea, Solomen Islands, Tonga)

Avenida Segunda
Calle 32
Casa Esquinera # 86-S
San Jose, Costa Rica
22-95-33
(Costa Rica, Guatemala, Honduras)

Post Office Box 1201
Port of Spain, Trinidad and Tobago
6237574
(Antigua, Barbados, Belize, Dominica, Jamaica, St. Kitts--Nevis, St. Vincent)

7 Sardar Patel Marg
New Delhi, India
372101
(Sri Lanka)

Apartado Postal 12-992
Colonia Narvarte
Delegacione Benito Juarez
Mexico, D.F. 03000
536-60-20
(Dominican Republic, Haiti)

Neda Sa Markati Building
106 Amorsolo Street
Legaspi Village
Makati
Metro Manila, Philippines
(Philippines)

Post Office Box 32181
Lusata, Zambia
213110
(Botswana, Malawi, Swaziland)

Post Office Box 2331
Lagos, Nigeria
60-35-50
(Ghana)

Bureau de I'OIT a Kinshasha
Building de la Deuxiene Republique
4eme etage - Entree A - Bureau 41
Boulevard de 30 Juin
Kinshasha
(Burundi, Rwanda, Zaire)

Post Office Box 9312
Dar es Salaam, Tanzania
30161
(Kenya, Tanzania)

Bureau de l'OIT a Dakar
22 Nue El Hadj Amadon Assane n'Doxe
Dakar, Senegal
(Gambia, Liberia, Mali, Mauritania, Senegal, Sierra Leone)

Avenida Julio A. Roca 620
Post Office Box 114-5096
Beirut, Lebanon
80-27-80
(Yemen Arab Republic)

United Nations Building
Rajadamern Avenue
Bangkok 2, Thailand
2829161
(Malaysia, Nepal, Thailand)

Bureau de l'OIT
Boite Postale 683
101 Antananarivo
Madagascar
266.15
(Seychelles)

Boite Postale 226
Alger-Gare (Algerie)
59-20-66
(Morocco, Tunisia)

Regional Office for Africa
Post Office Box 2788
Addis Ababa, Ethiopia
PBX 44-73-20

Bureau de l'OIT a Abijan
01-B.P. 3.960
Abidjan-01, Ivory Coast
32-57-62
(Benin, Burkina Faso, Niger, Togo)

United Nations Industrial Development Organization (UNIDO)
Senior Industrial Development Field Advisors Program
Vienna International Center
Post Office Box 300
A-14 Vienna, Austria

Looks on crafts as cottage or small industries and provides considerable technical assistance to Third World artisans by means of its Senior Industrial Development Field Advisors Program (SIDFA).

UNIDO-New York Office
Room DC 1-116
1 United Nations Plaza
United Nations, New York 10017
212-754-6882

Field Offices
Address all inquiries to Senior Industrial Field Advisors (SIDFAs), UNIDO in care of United Nations Development Program offices.

UNCTAD/GATT International Trade Center (ITC)
54-56 Rue de Montbrillants
CH 1202
Geneva, Switzerland

Puts primary emphasis on export development programs for Third World countries. ITC's Technical Services Division provides expert assistance in export packaging, specialized marketing, casting and pricing, pre-shipment inspection, quality assurance. Sponsors programs with consultants in crafts export development. Primary emphasis is on crafts as a labor intensive activity.

UNCTAD/GATT Liaison Office-New York
Room S-0927C
1 United Nations Plaza
New York, New York 10017
212-754-6896

United Nations Development Fund for Women (UNIFEM)
1 United Nations Plaza - D C 1002
New York, New York 10017
212-754-7055

Project request to the Fund must be submitted to the Regional Economic Commission by the local government ministries which work with them. Groups must apply to their own governments which will channel requests through appropriate agencies. 200 projects which contribute to national and regional development by benefitting poor rural and urban women in developing countries. Projects for national development planning, including training workshops and provision of consultants are completed and underway in every developing region.

Inter-American Development Bank
Program for the Financing of Small Projects
Economic and Social Development Department
Office of Technical Cooperation
1722 I Street, N.W.
Washington, D.C. 20577
202-634-3008

Aimed at groups of people with lack of access to conventional sources of credit, production knowledge, and marketing expertise. Reach lowest income groups to carry out self-improvement projects designed to raise their living standards through more effective participation in the economy.

1. Bank provides financing and technical assistance to cooperatives, associations, foundations or other non-profit community organizations and selected public agencies whose principal purpose is to help marginal groups.

2. Criteria

   a. Benefit low-income individuals without access to public or commercial credit

   b. Generate new job opportunities and foster training in use of technologies appropriate to the project and conditions in the country

3. Eligibility of intermediaries

   a. Be registered in country concerned as public development or private non-profit institutions

   b. Low-income persons among basic aims

   c. Governed by legal provisions enabling them to contact operations with the bank to grant subloans or technical assistance to ultimate beneficiaries

d. Must offer institutional conditions that ensure the sound administration of investments

4. Types of projects assisted: crafts, cooperative, small industries such as shoemaking.

5. Examples:

Handicrafts Program of the Center for Social Integration
Casilla 5894
La Paz, Bolivia
353454

Sweaters, ponchos, other woven articles increasingly produced under organized development efforts designed to upgrade living standards in rural areas. $500,000 loan will make possible establishment of self-sustaining community of 100 rural families, steady employment, marketing support, training, access to credit.

Artesanias de Colombia
Carrera 7 A Numero 34-50
Apartado Aereo
Bogota, Columbia
323560

With $450,000 loan Artesanias has established revolving lines of credit which will be lent to crafts people for working capital and acquisition of tools and equipment. In addition, it provides technical assistance in quality control, design, accounting, marketing.

National Center for Small Industry and Handicrafts
Casilla 3699
Quito, Ecuador
528958

$325,000 technical grant for assisting cooperatives

Corfina/IDB Handicrafts Program
6 a Avenida 6-47
Zone 9
Guatemala City, Guatemala
316690

2000 artisans belong

Handicraft Pilot Project
Port-au-Prince, Haiti

$540,000 technical grant. Channeling talent into new projects.

Coolfacondo Pottery Cooperative
Falconbridge C.X.A.
Apartado 1343
Santo Domingo, Dominican Republic
525-3091

Manos de Uruguay
Reconquista 616
Montevideo, Uruguay
913 712

Exports total $1 million and total sales exceed $3 million. 1050 artisans belong to system now organized into 18 cooperatives. Frees women for renumerative work they can do at home or in cooperative workshops nearby.

Field Offices

Address to Director, Inter-American Development Bank plus box and street address

Maple Manor, Hastings
Post Office Box 402
Christ Church, Barbados, West Indies
427-3612

Avenida 40 A No 13-09, Piso 8o
Apartado Aereo 12037
Bogota, Colombia

Edificio Centro Colon, Piso 12o
Paseo Colon, entre Calles 38440
San Jose, Costa Rica
33-3244

Avenida Winston Churchill Esquire
Calle Luig F. Thomen, Torre BHD
Avenida 40 A No 1386
Santo Domingo, Dominican Republic
562-6400

Avenida Amazonas 477 X Roca
Edificio Banco de Pas Andes, 9o Piso
Apartado Postal Numero 9041-Servicio 7
Quito, Ecuador
54-6033

Edificio Geminis 10
12 Calle 1-25, Zone 10, Nivel 19
Apartado Postal 935
Guatemala City, Guatemala
32-0830-39-66-55

Batiment de la Banque Nationale de Paris
2e Etage
Angel de la Rue Lamarre at Calle
Boite Postale 1321
Port-au-Prince, Haiti
2-3100

Boulevard Morazan
Edificio Los Castanas, 5o 4 6o Pisos
Colonia Los Castacos
Apartado Postal No 6-73
Tegucigalpa Galpa, Honduras
32-8953

40-46 Knutsford Boulevard
6th Floor
Post Office Box 429
Kingston 10, Jamaica
926-2347

Edificio Aurara I
Calle Caballero Ecquina
Eligio Ayalapisos 2o-3o
Casilla 1209
Asuncion, Paraguay
9-2061

Caribbean Development Bank
Post Office Box 408
Wyldby
St. Michaels
Barbados, West Indies
809-429-7216

The Caribbean Development Bank (CDB) is the principal regional development financing institution in the Caribbean. It is the major channel for funds from international institutional and market sources and foreign governments. The Bank lends money to projects in both the public and private sectors of the economy both directly and indirectly through national development finance institutions.

Caribbean Development Bank Branches

Antigua and Barbados Development Bank
27 St. Mary's Street
St. John's, Antigua
20830

Barbados Development Bank
Post Office Box 50
Bridgetown, Barbados
426-0526

Barbados National Bank
11 James Street
Bridgetown, Barbados
427-4920

Development Finance Corporation
Post OFfice Box 40
Belmopan, Belize
082360 (Belmopan)
027042 (Belize City)

Agricultural Industrial and Development Bank
64 Hillsborough Street
Roseau, Dominica
2299

Grenada Development Bank
St. Georges, Grenada
2382

Development Finance and Marketing Corporation
Post Office Box 236
Plymouth, Montserrat
2549

National Development Bank of Jamaica LTD.
Post Office Box 8309
Kingston, Jamaica
92-94000

Asian Development Bank
Post Office Box 789
Manila, Philippines
834-4444

The Asian Development Bank is an international development finance institution which lends funds and provides technical assistance to developing member countries in Asia and the Far East, including the Pacific. It promotes investment and fosters economic growth.

Branch Office

Sough Pacific Regional Office
Pitioko House
Rue Higginson
Port Vita
Vanuatu
3300

Pan American Development Foundation
1889 7th Street, N.W.
Washington, D.C. 20006
202-789-3969

Provides funds to smallest producers of Latin America by providing technical assistance and credits to those without access to commercial banks. Assists in establishment of National Development Foundations which it strengthens by advice on management, project design, training local extension agents, small loans administration, accounting practices.

Field Offices

National Development Foundation of Jamaica
22 B Old Hope Road
Kingston 5, Jamaica
92-94100

National Research and Development
Foundation of St. Lucia
Barnards Hill
Post Office Box 1097
Castries, St. Lucia

National Development Foundation
of Dominica
19-20 King George Street
Roseau, Dominica

Haitian Development Foundation
106 Avenue Christophe
Port-au-Prince, Haiti
1-52206

Instituto para el Desarollo Hondureno
c/o Empresa Nacional de Energia Electrica
Apartado Postal Numero 99
Tegucigalpa, DC
Honduras
22-2434

Fundacion Nacional para el Derarollo de Honduras
c/o Universidad de San Pedro Sula
Apartado Postal 10-64
San Pedro Sula, Honduras
54-1889

National Development Foundation of Barbados
Naranda House
Collymore Rock
St. Michael, Barbados
42-69123

National Development Foundation of Belize
c/o Victor L. Bryant and Company Ltd.
Post Office Box 36
Belize City, Belize
02-44407

African Development Foundation

1724 Massachusetts Avenue, N.W.
Washington, D.C. 20036
202-634-9853

Public corporation. Grants, loans, loan guarantees to indigenous African groups. Grants range in size from $50 - $250,000. Funds activities that foster growth of local development institutions, increase opportunities for Africans to engage in transfer of development resources, expertise, and knowledge within Africa, enable grantees to acquire technical and other assistance needed to carry out activities; stress self-sufficiency at local level.

Inter-American Foundation
1515 Wilson Boulevard
Rosslyn, Virginia 22207
703-841-3800

Funds selected development projects in Latin America and the Caribbean in all areas except infrastructure. Direct grants to indigenous, non-government, low-income groups. Projects must be planned and carried out by beneficiaries. Community is involved in development and design of project. Many projects deal specifically with artisans.

Organization of American States (OAS)
1889 F Street, N.W.
Washington, D.C. 20006
789-3149

Grants through government or in-country representatives. Inter-American infrastructure and network of institutions help individuals to identify, design, and implement different types of crafts efforts. Inter-American Center on Folk Arts and Crafts in Guatemala has cooperated with member states in establishing and strengthening appropriate resources for crafts development programs. Organizes national offices and institutions responsible for crafts development; provides local training for crafts people, including obtaining raw materials, technique, design, and tool-making sessions. Adult education programs oriented to specific needs of artisans such as basic math, management, and organization. Various programs:

Field Offices

All correspondence should be sent to Director, Organization of American States, followed by address listed.

500 Factory Road
Post Office Box 897
St. John's, Antigua, West Indies
462-4905

Sturdee House
Bank Hall-Cross Road
St. Michael
Post Office Box 281
Bridgetown, Barbados, West Indies
326 7746

Edificio IICA
Coronado
Apartado Postal 10166
San Jose, Costa Rica
29-08-10

14 King George V Street
Post Office Box 392
Roseau, Dominica
445-2620

Avenida le de Diciembre 4580
Casilla de Correo 5060 CCl
Quito, Ecuador
24-6010

Edificio Fleiter, Segndo Piso
3 a. Calle, 5-43, Zone 9
Guatemala City, Guatemala
61-037

24 Premiere Rue Lavaud
Etage Lope de Vega
Boite Postale 1304
Port-au-Prince, Haiti
5-1355

Avenida Le Paz Numero 408
Apartado Postal C-66
Tegucigalpa, Honduras
32-2581

21 Braemar Avenue
Pot Office 205
Kingston 10, Jamaica
927-8240

Calle Muguay Numero 2-49
Primer Alto
Apartado Postal 5139
Panama City 5, Panama
64-1349

Avenida Mariscal Lopez 992
Casilla de Correo 774
Asuncion, Paraguay
20-2185

Fray Ciptiano de Utrera
Republica del Libano
Centro de los Herves
apartado de Correo 5-39
Santo Domingo, Dominican Republic
533-1962

Minister of Foreign Affairs
Government Headquarters
Post Office Box 186
Basseterre, St. Kitts
465-2521

Organization of American States Building Vigie
Post Office Box 972
Castries, St. Lucia
452-4330

3-A Queens Park West
Post Office Box 1231
Port of Spain
Trinidad and Tobago
625-4192

OAS Sponsored Cultural Projects

Dr. Gerardo Martinez Espinosa
Interamerican Center for Folk Arts and Crafts (CIDAP)
Apartado Numero 557
Cuenca, Ecuador

Regional Subcenter for Folk Arts and Crafts
Ex Convento de Santo Domingo
12 Avenjda 11-11, Zone 1
Santo Domingo, Dominican Republic

U.S. INTERNATIONAL DEVELOPMENT AGENCIES

U.S. AGENCY FOR INTERNATIONAL DEVELOPMENT

U.S. Department of State
Washington, D.C. 20523
202-632-3992

Loans and other forms of assistance must be negotiated with AID mission directors at U.S. embassies in host countries. AID funds National Development Foundations in various countries. Concentrates on food production and nutrition, rural development, human resource development, education. Promotes institutions which provide access to improved equipment and the necessary credit to obtain such material.

National Development Foundations

Established by AID and Regional Development Foundations, National Development Foundations encourage local private sector participation in development activities, including establishment of revolving loan funds and back guarantees to finance community self-help projects and small enterprises.

U.S. Peace Corps

806 Connecticut Avenue N.W.
Washington, D. C. 20580
202-254-7380

Small Project Assistance (SPA) funds managed by Peace Corps and AID. The purpose of the SPA fund is to encourage and support self help efforts by local communities by funding projects directly. The fund is easily accessible by Peace Corps Volunteers. The second part of SPA is the Participating Agency Service Agreement (PASA). This agreement is designed to ensure the maximum benefits offered by SPA. It is directed toward appropriate program delivery and it provides the necessary technical assistance needed in village-based development efforts supported by the SPA fund.

Each country at present has a yearly budget of $40,000. The Peace Corps Office of Training and Program Support (OTAPS), administered locally, determines where and when the financing of technical training and assistance would be beneficial to community development projects supported by in-country SPA funds.

Contact: Peace Corps Director of the respective country or the person designated to coordinate the SPA program.

Funding Criteria:

1. Project completion within one year.
2. SPA amount contributed to completion of a project cannot exceed $10,000
3. Project must involve broad development in areas of food, energy, competitive enterprise development, and/or income generating activities.
4. Must discourage reliance on U.S. assistance.
5. Project must be conceived and complemented in conjunction with a local community, organization, or group.

Application for SPA Grant

A proposal should be submitted to the Country Director.

Grants to local organization or to Peace Corps Volunteers when a local organization has no financial management capability.

PRIVATE VOLUNTARY ORGANIZATIONS

Accion International/AITEC
10-C Mount Auburn Street
Cambridge, Massachusetts 02138
617-492-4930

Creates programs and assists existing institutions to develop and operate programs to provide managerial training and make loans to micro businesses. Loans are made to individuals who form credit guarantee groups of 6-8 people. Worldwide study, Program for Investment in the Small Capital Enterprise Sector (PISCES), explored methods of assisting very small businesses. Appropriate methodologies are being adapted in six model projects.

High degree of participation among beneficiaries in planning and implementation. Development of project self-sufficiency through more efficient, cost-cutting methodologies.

Aid to Artisans
80 Mountain Spring Rd.
Farmington, Connecticut 06032
203-677-1649

Aid to Artisans (ATA) entered into partnership with Peace Corps in 1983 to provide technical assistance to Volunteers working in small artisan projects around the world. It has made grants of $250 to $1500 to about 18 Peace Corps projects. Volunteers are involved in design and production as well as coordinating Peace Corps/ATA activities. They help artisans to diversify products with the objective of increased markets and income.

ATA introduces Third World artisans to markets not ordinarily available, thus increasing income and employment potential. Assists other government and private groups in U.S. and overseas which are involved in crafts development and marketing.

ATA provides financial assistance to community groups which can demonstrate a need for materials and equipment such as cloth, dyes, raw materials, looms and kilns.

American Baptist Churches in the U.S.A.
Board of International Ministries
Valley Forge, Pennsylvania 19481
215-768-2000

Provides funds for cottage industries and crafts programs and maintenance of equipment. In Thailand taught Thai and Darens women spinning, dyeing, weaving, and knitting for foreign export as well as for their own use. In Limbe, Haiti provides product development training. Items sold locally by Haiti Handcraft. On-site technical assistance, adapting local materials to better and more productive uses.

American Federation of Labor and Congress of Industrial Organizations
American Institute for Free Labor Development (AIFLD)
1015 20th Street, N.W.
Washington, D.C. 20036
202-659-6300

Through AFL-CIO Impact Project AIFLD makes grants and loans, supports urban and rural unions in the development of projects which promote employment and economic development. Assists savings and loans. Provides grants to construct schools for artisans and purchases materials to be used by them. Supports sewing cooperatives. Furnishes raw materials.

American Friends Service Committee
1501 Cherry Street
Philadelphia, Pennsylvania 19102
215-241-7000

Provides training and technical assistance to local village women who wish to start their own cooperatives. Started rug weaving co-op in Mali and secured funding. Purchased looms, wool, and other supplies. Built structure to house operations.

Supports various furniture making, tailoring, and weaving cooperatives.

Provides start-up grants, revolving loan funds for crafts cooperatives.

Conducts workshops covering design, sewing, bookkeeping, appropriate technology.

Appropriate Technology International
1724 Massachusetts Avenue
Washington, D.C. 20036
202-861-2900

Supports specific enterprise development activities by local institutions, including strengthening of local delivery systems, developing appropriate management and financial schemes, operating credit and loan funds, providing training. Operates Small Enterprise Resource Exchange which links enterprises in Third World countries to U.S. enterprises and other private organizations in the developed world with relevant managerial, technical, and financial resources.

Planning for improvement and expansion of village and cottage industries programs to include multipurpose design service centers to support other industries and service centers for materials to repair machines and tools. Kerala Gandhi Smarak Nidhi program in India carried out in fifty centers, giving outreach to two million with undertakings which include spinning and weaving, bamboo and cane product manufacture; production of ceramics. Provides information on technologies approved by U.S. corporations.

Indigenous private development groups play leading role in small enterprise development.

Asia Foundation
550 Kearney Street
San Francisco, California 94108
415-982-4640
Mailing address: Post Office Box 3223
San Francisco, California 94119-3223

Works with Asian organizations, institutions, and individuals dedicated to furthering social and economic progress within their societies.

Provides grants to small enterprises. Finds training programs for cooperatives and for establishing producer and marketing cooperatives.

Baptist World Aid
1628 16th Street, N.W.
Washington, D.C. 20009
202-265-5027

Carries out small enterprise related activities in cooperatives with Baptist organizations and other agencies at work in this area. Training in crafts. Makes available revolving loan funds for self-help programs in crafts.

CARE, Inc.
660 First Avenue
New York, New York 10016
212-686-3310

Operates programs to raise income through promotion and sale of local products. Provides training in small business and cooperative management, as well as in the design of new products, improved marketing and sales promotion technologies.

Establishes greater volume in the overall sales level through increased promotion, publicity and marketing expansion. Provides credit for purchase of equipment, forms cooperatives, including incorporating them into a secondary cooperative at national level so that they may eventually become financially viable and self-sufficient.

In Haiti, operates a program to raise income and provide employment for mostly rural women through production and sale of local crafts,including pottery, woven cloth, bamboo, sisal, and palm leaf products. Provides training in small business and cooperative management, as well as in design of new products.

In Lesotho provides rural women with intensive training in the hand processing of mohair spun into yarn. Participants are provided with their own spinning wheels and other equipment to start production.

Primary Production cooperatives reformed as incorporated at the national level. Education and replacement parts are provided. CARE experts to train more spinners develop more cooperatives, train managerial staff and develop a program for market research and product promotion.

Catholic Relief Services
United States Catholic Conference
1011 First Avenue
New York, New York 10022
212-838-4700

Provides financial and material resources to local social welfare and development agencies in Africa, East Asia and the Pacific, Latin America, Near East-South Asia. Promotes and supports resurgence of traditional Indian craft in Latin America. Assumes regular availability of raw materials, equipment and credit and directly involves people in all phases of production, management and marketing. Provides training in crafts such as leather work, sewing, pottery and weaving.

The Christian and Missionary Alliance
350 North Highland Avenue
Nyack, New York 10960
914-353-0750

Develops self-help projects for refugees in Thailand especially those projects which promote the use of indigenous skills. Helped establish and supports a crafts cooperative for Hmong refugee women which provides skills training and maintaining quality product control.

Purchase material for sale to the cooperative. CAMACRAFT markets and sells the finished product worldwide.

Christian Children's Fund, Inc.
203 East Cary Street
Richmond, Virginia 23261
804-644-4654

Provides vocational training for cottage industries crafts development and training assistance. Emphasis on national and local initiative and participation in the promotion and development of small enterprise development.

Church of the Brethren World Ministries Commission
SERRV Self-Help Handcrafts
New Windsor Service Center
Post Office Box 188
New Windsor, Maryland 21776
301-635-2255

SERRV markets 1500 quality crafts from 200 producers in over 40 countries. These items are marketed in resale and retail ways. Resale customers are church and civic organizations or individuals who purchase crafts from SERRV to sell. Retail shops around U.S.

Mutual interaction between producers and SERRV is continued through written communications and visits. Natural materials wherever possible with high natural fibre content, natural dyes--many products of metal, as well.

Criteria for development and crafts: increased income, increased level of community participation as result of crafts efforts, vocational and business skills, quality control know-how, cultural consistency with country.

Church World Services
475 Riverside Drive
New York, New York 10115
212-870-2257

Provides financial, material and personnel support to cottage industries, crafts, cooperatives, and rural artisans. Supports crafts made by people living in central Thailand, in growing from one group to operating in ten villages and in finding export markets. In Bangladesh, helps fund the extension of the YWCA Dacca Crafts Center.

Concern America
Post Office Box 1790
Santa Ana, California 92702
714-953-8575

Provides financial and personnel support to crafts development and training center. Helps market crafts produced by village cooperative and self-help women's groups. Provides support for export of crafts.

Congregation of the Sisters of the Holy Cross (C.S.C.)
Saint Mary's
Notre Dame, Indiana 46556
219-284-4659

In Bangladesh, supports the work of a federation of 100 cooperatives which has been formed with 2,000 women members and is under indigenous management. Of these cooperatives, 20 are engaged in jute crafts production and weaving; the remainder sew inexpensive clothing for local sale. Instruction and training in the objectives and methods of cooperative operations and management are provided. This project is carried on through the Jute Works, a central marketing society which exports for all member cooperatives.

Cooperative League of the U.S.A.
1828 L Street, N.W., Suite 1100
Washington, D.C. 20036
202-872-0550

Provides services to member organizations and administers contracts for co-op development in the U.S. and abroad. Provides organizational technical and managerial assistance to cooperative and pilot urban and rural development programs using cooperatives. Assists cooperative projects in crafts production and marketing.

Coordination in Development, Inc. (CODEL)
79 Madison Avenue
New York, New York 10157
212-685-2030

CODEL is a consortium of 40 church-related organizations involved in community development. Provides equipment, tools and materials needed in establishing cooperatives. Currently assists over 150 projects sponsored by its member agencies in 47 countries money and/or technical assistance. Established plant to train youth in pottery making. Provided funds to a development agency run by and for women in the Dominican Republic.

Friends of the Third World
611 West Wayne Street
Fort Wayne, Indiana 46802
219-422-6821

Demonstrates the existence and viability of an alternative system of trade as an effective way to address problems of poverty and unemployment. Sponsors the Union of Third World Shops, an alternative marketing project whose membership includes a network of 18 retail shops in the U.S. The union provides technical assistance in areas such as legal information, publicity, bookkeeping and inventory control. Disseminates much educational material included Union of Shop News, The World Crafts Catalog (with information on crafts and self-help groups which produce them.)

Friends United Meeting
101 Quaker Hill Drive
Richmond, VA 47374
317-902-7573

Works through leaders to demonstrate simple appropriate technology and bring a holistic approach to meeting human needs. Assists the Friends Crafts Industries, Highgate, Jamaica, a self-supporting enterprise providing employment for 50 persons on premises and 100 women at home.

International Program for Human Resource Development
(outlet: World of Crafts)
7720 Wisconsin Avenue
Bethesda, Maryland 20814
301-656-1200

Supports generation of greater employment opportunities for the disadvantaged around the world, including promotion of cottage and other small scale industries and agriculture.

Provides increased marketing an design and product development support in addition to technical assistance to small producer group, cooperatives and family-type producer of handicrafts.

Through Aid and Trade International, a profit making corporation and subsidiary of IPHRD, has developed and marketed several products incorporating crafts skills and adapting them to tastes and interest of the U.S. marketplace. Also sponsors World of Crafts, a non-profit international retail gift shop.

International Voluntary Services
1424 16th Street, N.W.-Suite 504
Washington, D.C. 20036
202-387-5533

Provides IVS volunteers with relevant cooperative or small enterprise development, marketing or business management experience to improve staff capability of local organizations working to benefit low-income people.

Provides management and organizational skills to local workers and rural craft groups. Helps groups upgrade crafts skills by securing start-up funds and technical assistance. Emphasis on education and enablement to maximize participation of beneficiaries.

Jubilee Inc.
300 West Apsley Street
Philadelphia, Pennsylvania
215-849-2178

Provides financial and marketing assistance to self-help co-ops which produce crafts which are marketed and sold throughout the U.S. Catalog.

Lutheran World Relief, Inc.
360 Park Avenue South
New York, New York 10010
212-532-6530

In cooperation with a network of counterpart Christian agencies, operates or supports development projects mainly through the provision of funds, supplies and personnel. Craft projects.

Maryknoll Sisters of St. Dominic
Maryknoll Sisters Center
Maryknoll, New York 10545
914-941-7575

Aids people to become self-supporting through learning of skills and development of talents.

In Tanzania helped initiate and continues to assist cooperative which produces jewelry, crafts, batiks, textiles, leather work, carvings and wood cuts. In Chile provides training in knitting, crocheting and serving.

Mennonite Central Committee
Self-Help Crafts
21 South 12th Street
Akron, Pennsylvania 17501
717-859-1152

Provides technical and financial support to a variety of small enterprises such as the Self-Help Crafts program, which helps local artisans from 21 countries market over 1500 items for sale in North America. Has on-site representatives in many Third World countries.

National Office for Social Responsibility
208 North Washington Street
Alexandria, Virginia 22314
703-549-5305

Development of three-year youth development plan utilizing training centers financed by the Agency for International Development and the government of St. Lucia. Courses include basic business management, crafts, industrial arts, garment manufacturing and mechanical arts.

Oxfam-America
Post Office Box 288
Boston, Massachusetts 02116
617-482-1211

Long term development and relief assistance. Provides support to small enterprise-related projects, cooperatives such as Grenada Craft Marketing Services which train crafts people in cooperative production and management and marketing.

Pan American Development Foundation
1889 F Street, N.W.
Washington, D.C. 20006
202-789-3969

Provides funds to smallest producers of Latin America and the Caribbean by providing technical assistance and credits to those without access to commercial banks. Assists in the establishment of National Development Foundations which it strengthens by providing advice on management, project design, small loans administration, training local extension agents, and by helping with accounting practices and fund raising. Trains rural Honduran artisans in ceramic tile production with a view towards export development. Initial assessment of small producers' access to and need for credit; leadership training and on-site advisory services for NDF staffs and boards.

Partners of the Americans
(National Association of the Partners of the Alliance)
2001 S Street, N.W.
Washington, D.C. 20009
202-332-7332

Partners of the Americas draws upon the professional expertise of volunteers from 44 U.S. states and six Latin American and Caribbean nations which work together on self-help projects that have a multiplier effect. Provides funds to start craft centers, as well as cooperatives to support local artisans. Provided a grant of $5,000 to establish and promote a cooperative among reed weavers in Bolivia and to encourage the production and demand for reed items as well as to disseminate the art of reed weaving.

Partnership for Productivity
2001 S Street, N.W.
Washington, D.C. 20009
202-483-0067

Establishes and provides managerial and technical assistance to crafts cooperatives; provides funds managerial assistance, loan education, and procurement aid to locally run loan graduates.

Assists local governments and donors to identify and design enterprise and community development projects. Helps establish industries through provision of funding and both management and vocational training. Prepares training manuals and conducts seminars and lectures on approaches to rural enterprise development.

Assists with the development of a computer-based small enterprise data base. PFP facilitates computer conference through selling accounts on the Electronic Information Exchange System (EIES). This includes CARINET, a group of people and institutions involved with economic development in the Third World and PFP's Miami Free Zone Corporation which provides consulting services for marketing products in the U.S. and computer linkages with 30 countries. PFP can help Peace Corps Volunteers to access EIES whereby they can feed in and receive data on market trends and demands, materials, technical assistance, and credit. This is available to Volunteers with access to any kind of computer.

Pathfinder Fund
1330 Boylston Street
Chestnut Hill, Massachusetts 02167
617-731-1700

Trains rural women in arts and crafts as well as in cooperative administration and marketing.

Private Agencies Collaborating Together
777 United Nations Plaza - Suite 613
New York, New York 10017
212-697-6222

Supports through Project Fund small enterprise development, including crafts cooperatives. Technical and managerial assistance.

Save the Children
54 Wilton Street
Westport, Connecticut 06880
203-226-7272

SCF promotes community involvement in planning implementation of all projects, including small enterprise efforts. Seeks to increase income generating activities and use of appropriate technology. Strengthens small enterprises at the community level through training in basic skills, management, and cooperative organization.

In Honduras, Guatemalan weavers trained artisans in traditional weaving as well as loom construction and dyeing techniques. After training the weavers formed an association to start a small industry. A Peace Corps Volunteer Weaving specialist joined SCF to assist the association and arranged for further training in Guatemala City. SCF procured a local source of wool through a loan of sheep from Heifer Project International . Provided funds and technical support to build a weaving center to house large looms, store the wool, and offer an official work for the weavers.

In the Dominican Republic, SCF supports a local development foundation which operates demonstration centers for appropriate technology.

Technical expertise developed through International Technologies Development Group (England) was transferred to the SCF Bangladesh field office and to PVO representatives in Sri Lanka for income generating projects which included the formation of craft cooperatives.

In Burkina Faso SCF implements a five year integrated village education program to train committees in cooperative work methods. Provides credit to enable groups to purchase needed materials. Currently a weaving project is beginning to export its finished crafts to Europe.

In Tunsia the Margom (traditional rug) Production Center trains young girls in production, marketing, buying, selling, and money management. It is marketing large amounts of rugs.

At the Harare Crafts Center in Zimbabwae SCF field workers train women in crafts skills, stock control, quality control, and money management. SCF help establish the Crafts Center which purchases quality crafts produced by rural women.

SCF is working with the United Nations High Commission on Refugees to help train Afghan refugees in Pakistan to produce crafts as a means of income generation.

Technoserve, Inc.
11 Belden Avenue
Norwalk, Connecticut 06852
203-846-3231

Improves the economic and social well-being of low income people through self-help enterprise development process. Provides managerial and technical services. Assistance covers all aspects of supply, production marketing, organization and administration.

Trickle Up Program
54 Riverside Drive
New York, New York 10024
212-362-7958

Through workshops assists existing agencies with development experience to motivate people to initiate labor-intensive profit-making self-employment enterprises they plan and manage themselves. Grants of $100 are made. Activities include crafts such as embroidery, hats, wicker work.

United Church Board for World Ministries
475 Riverside Drive
New York, New York 10115
212-870-2637

Operates and supports cottage industry development and other small enterprise-related projects.

The United Methodist Church
475 Riverside Drive
New York, New York 10115
212-870-3600

Supports small enterprise development in revolving loan funds and cooperative development, women's centers providing training in crafts.

Works with specialized agencies such as Volunteers in Technical Assistance, International Voluntary Services with emphasis on local participation, community development, empowerment in crafts and cottage industries, cooperatives, credit, and technical assistance.

Volunteer Development Corps
1029 K Street, N.W.
Washington, D.C. 20000
202-223-2072

Provides short-term technical help to cooperatives, including feasibility studies management training, financial planning, accounting, design, production, marketing, transportation, and member and director education. Provides assistance to worker-owned cooperatives producing crafts and furniture.

Volunteers in Technical Assistance, Inc. (VITA)
1815 North Lynn Street, Suite 200
Arlington, Virginia 22209
703-276-1800

Program development, technical information, publications and other resources in the area of small enterprise development.

Publishes and distributes numerous how-to books, resource guides, bibliographies, slide shows and other material pertaining to small enterprise development. Provides a worldwide computerized roster of 4,000 VITA Volunteers.

Publications: VITA News, catalog of books, bulletins, slide shows and other materials.

World Concern
Post Office Box 33000
Seattle, Washington 98133
206-546-7201

Supports small enterprise-related development projects. Provides advice to local marketing and exporting technology to groups which produce traditional goods on crafts to generate income. Through WORLDCRAFT, buys crafts from producers in more than eight developing countries and markets them in the U.S.

World Council of Credit Unions
170 Rhode Island Avenue N.W. Suite 510
Washington, D.C. 20036
202-659-4671

Works with credit unions worldwide in the areas of organization and development of credit unions; institutional development, management and staff training, project and financial planning; centralized financing and acocunting. CUNA-assisted credit unions include small entrepreneurs, artisans. CUNA provides loans for supplies, equipment andmaterials, replenishing inventory, expansion and numerous other activities, as well as technical and/or management assistanced to their member entrepreneurs. CUNA currently assists a mohair spinning project in Lesotho to enhance the income of rural women in cooperation with CARE and the local credit union movement.

World Neighbors, Inc.
5116 North Portland Avenue
Oklahoma City, Oklahoma 73112
405-946-3333

Vocational training, revolving loan funds, assistance in forming cooperatives to help artisans market goods more profitably. Assists crafts projects designed to provide employment and increase income for women through skills development, crafts production, local and export marketing.

Cooperates with the Human Development Team in Peru. Assists Peruvian crafts program to purchase materials, produce and market crafts. The program also emphasizes leadership training.

Publications: The World Neighbor Development, newsletters, booklets. Many film strips.

World Vision Relief Organization, Inc.
919 West Huntington Drive
Monrovia, California 91010
213-357-1111

Provides support for multi-purpose community development in programs including vocational training and development of income. Assists small businesses and cooperatives in crafts, bread-baking, cottage industries.

Young Men's Christian Association of the U.S.A.
101 North Wacker Drive
Chicago, Illinois 60606
312-977-0031

Emphasis on small enterprise development through technical and financial support. Helps organize individual artisans into cooperatives and assists in basic small scale business management, as well as upgrading distribution and marketing of crafts. In Ghana, through Rural Enterprise Guidance Association project 750 individual craftsmen and women in weaving, printing, pot making, and wood carving industries are being organized in cooperatives and helped small-scale business management. Technical assistance includes pre-project evaluation, management and labor market surveys, contacts with local and foreign businesses and industry, co-financing, resource sharing with local governments.

Young Women's Christian Association of the U.S.A.
135 West 50th Street,
New York, New York 10022
212-621-5115

Responds to requests of 84 national Y.W.C.A.s for funding personnel, equipment and facilities in small enterprise such as crafts and cottage industries. In Bangladesh, has helped support training for 330 women in jute crafts at the Y.W.C.A. Crafts Center in Dacca. Other crafts include screen painting and production of bags and wall hangings made from unbleached cotton. Marketing is through the local outlet store, Jute Works, and the Bangldesh Handcrafts Cooperative Foundation in the country and five countries overseas.

WOMEN'S WORLD BANKING (WWB)
684 Park Avenue
New York, New York 10021
212-744-0202
Michaela Walsh, President

Objectives

1. Loan guarantee mechanism to support financing for women's income producing activities
2. Arrange for managerial assistance for ventures receiving loan guarantees, as needed, to assure their viatility
3. To expand and strengthen the network of women who participated in financial decision making in their economies

Through Capital Fund WWB provides loan guarantees or other security to banks and financial institutions to encourage them to extend loans to small enterprises

1. Local affiliates made up of professional women and men known as "Friends of Women and World Banking" identify potential borrowers.
2. WWB uses deposits in its central Capital Fund to provide loan guarantee to local banks. Works through letters of credit though may deposit a portion of the guarantee in a local participating bank.

Women's World Bank Affiliates

Ms. Lourdes Lontok Cruz, President
Paluwagan Ng Bayan Savings & Loan
Association
Puso Ng Manila Building
Post Office Box 472
Manila, The Philippines

Ms. Gloria Knight, General Manager
Urban Development Corporation
12 Ocean Boulevard
Kingston, Jamaica

Dr. Esther Ocloo, Managing Director
Nkulenu Industries, Ltd.
Post Office Box 36
Medina-Legon, Ghana

Ms. Mary Okelo, Manager
Barclays Bank of Kenya, Ltd.
Box 48064
Nairobi, Kenya

U.S. FOUNDATIONS

Carnegie Corporation of New York
437 Madison Avenue
New York, New York 10022
212-371-3200

Human resources and national leadership development

Chase Manhattan International Foundation
1 Chase Manhattan Plaza
New York, New York 10081
212-552-4411

Community, economic, and human resource development organization that operates outside U.S.

Delmar Foundation
c/o John H. Doyle
918 16th Street, N.W.
Suite 203
Washington, D.C. 20006
202-393-2266

General giving in Latin America

De Rance Inc.
7700 West Blue Mound Road
Milwaukee, Wisconsin 53213
414-475-7700

Support for Asian, African, and Latin American education and social development programs

Ford Foundation
320 East 43rd Street
New York, New York 10017
212-573-5000

Grants for institutions with development efforts that emphasize rural poverty and resources. Focus on developing countries.

Kellogg Foundation
400 North Avenue
Battle Creek, Michigan 49016
616-968-1611

Grants to agencies in Latin America. Supports pilot projects which can be continued by initiating organization and emulated by other communities and organizations with similar problems and goals.

Lilly Endowment
2801 North Meridian Street
Post Office Box 88068
Indianapolis, Indiana 46208
317-924-5471

Emphasizes innovative programs that strengthen independent institutions, promote human development

Public Welfare Foundation
2600 Virginia Avenue, N.W.
Room 505
Washington, D.C. 20037
202-965-1800

Grants to grass roots organizations in U.S. and abroad

Rockefeller Brothers Fund
1290 Avenue of the Americas
New York, New York 10104
212-397-4800

Grants to international non-profit organization--especially economic development on the Caribbean, Central America.

Rubin Foundation
777 United Nations Plaza
New York, New York 10017
212-697-8945

Interest in social, economic, political, civil and cultural rights.

Schowalter Foundation
716 Main Street
Newton, Kansas 67114
316-283-3720

Grants for technical assistance abroad. Activities related

NATIONAL DEVELOPMENT AGENCIES

Australian Development Assistance Agency
Canberra, ACT 2601
Australia

Canadian International Development Agency
122 Bank St.
Ottawa Ontario K1A 0G4
Canada

Match International Center
401-17 Nepean
Ottawa, Ontario K 2 PO 84
Canada

Danish International Development Agency
Ministry of Foreign Affairs
Amaliegade 7
1256 Copenhagen K,
Denmark

Department for International Development Cooperation
Ministry of Foreign Affairs
Hallituskatu 17
00100 Helsinki 10, Finland

Ministry of Economic Cooperation
Frederick-Ebert-Allee 114
53 Bonn 1, West Germany

Protestant Central Agency
  for Development Aid
Mittelstrasse 37
D-53
Bonn, West Germany

Japan International Cooperation Agency
Economic Cooperation Centre Building
42 Ichigaya-Motomura-cho
Shinjuku, Tokyo, Japan

Ministry for Development Cooperation
3A Herengracht
The Hague, Netherlands

External Aid Division
Ministry of Foreign Affairs
Private Bag
Wellington, New Zealand

Norwegian Agency for International Development
Post Office Box 8142
Oslo-Dep, Oslo 1, Norway

Swedish International Development Agency
Birgen Jarlsgatan 61
S 105 25 Stockholm
Sweden

Ministry of Overseas Development
Eland House, Stag Place
London SW1E 5DH
United Kingdom

FOREIGN NON-GOVERNMENT ORGANIZATIONS

Archbishop of Sydney's Overseas Relief Fund Post Office Box Q190 Queen Victoria Building Sydney, NSW 2000 Australia	Allocates money through missionaries in the field or through local church leaders, to develop projects and emergency relief.
Australian Catholic Relief Post Office Box J 124 Brickfield Hill, NSW 2000 Australia	Assists self-help community development projects, chiefly in Asia and the South Pacific.
Canadian Catholic Organization for Development and Peace 1452 Drummond Street Montreal 107, PQ, Canada	Assists in projects related to agricultural development, irrigation and well-digging, community development, cooperatives, or adult education.
Catholic Fund for Overseas Development 21a Soho Square London W1V 6NR United Kingdom	Provides development grants for self-help projects.
Christian Aid Post Office Box No. 1 London SW 9 8BH United Kingdom	Aids in agricultural projects, well-digging, irrigation and settlement schemes, trade training, child welfare, nutrition and hygeine, education and community development.
Community Aid Abroad 74 Brunswick Street Fitzroy Victoria 3065, Australia	

Euroaction-Acord (Agency for Corporation and Research Development) Prins Hhendrikkade 48 Amsterdam 1001 Netherlands	Coordinates the assistance of 18 European and Canadian voluntary agencies to developing countries.
Tear Fund (The Evangelical Alliance Relief Fund) 1 Bridgeman Road Teddington, Middlesex TW119AJ United Kingdom	Finances development projects and some emergency relief.
International Planned Parenthood Federation 18-20 Lower Regent Street London SW1Y 4PW United Kingdom	Assists development programs aimed at youth and women.
Inter Pares Post Office Box 1174 Station B Ottawa Canada	Assists economic, educational, cultural, or social welfare projects.
New Zealand Association for International Relief, Rehabilitation and Development (Corso) 49 Courtenay Place Wellington, New Zealand	Assists long-term development projects.
NOVIB (Netherlands Organization for International Development) 5-7 Amaliastraat The Hague, Netherlands	Assists community development projects.
Overseas Book Centre 75 Sparks Street Ottawa Ontario K1P 5A5 Canada	Funds, educational projects.
Primate's World Relief and Development Fund Anglican Church of Canada 600 Jarvis Street, Toronto Ontario M4Y 2J6 Canada	Assists development projects world-wide.
Society of St. Vincent de Paul 467 Caledonian Road London N7, United Kingdom	Funds small self-help projects in Asia and Oceania.

REGIONAL ORGANIZATIONS

AFRICA

African Training and Resource Center
for Women (ATRCW)
United National Economic Commission
for Africa
Post Office Box 3001
Addis Ababa, Ethiopia

African Cooperative Savings
and Credit Association (ACOSCA)
ACOSCA House
Post Office Box 43278
Nairobi, Kenya

ASIA

Women's Programme Centre
ESCAP
United Nations Building
Rajdamern Avenue
Bangkok, Thailand

LATIN AMERICA

Women's Programme Unit
CEPAL
Castilla 179/D
Santiago, Chile

CARIBBEAN

Women in Development Unit
Extra-Mural Center
University of the West Indies
Pinelands
St. Michael, Barbados
Peggy Antrobus

IN-COUNTRY

INTERMEDIARY ORGANIZATIONS

Entities of varying characteristics are the intermediaries or borrowers of small project financing. In following the requisites of the program the entity may be either a private non-profit organization or a public agency responsible for development activities. The organization must have clear legal authority to borrow money, and to relend to third parties. The following are intermediaries:

Cooperatives

Many projects are operated by cooperative organizations, sometime by individual cooperatives directly with the final beneficiaries and sometimes by federations to and through affiliated cooperatives. Examples:

Cooperativa de Ahorro y Credito & Servicos Varios "Katoki"

Provides individual credits.

Federacion Hondurena de Cooperativas Industriales (FEHCIL)
Credit for equipment and working capital to individual cooperatives involved in furniture and clothing production.

Foundations

In some circumstances, international organizations formed under the respective country's foundation laws are operating small projects. Some have programs oriented to economic development. There may be community organizations with broad membership and a program for marshalling local resources. Examples:

Haitian Development Foundation manages credit and training programs for micro enterprises in their respective cities.

Fundacion Guatemalteca para el Desarrollo "Carroll Behrhorst" provides production credit to groups of persons.

Associations

The law of associations in several countries provides means for producers and other interest groups to form non-profit entities with a development purpose. Examples:

> Associacion San Jose Obero, Chohulteca, Honduras. Supports worker owned enterprises engaged a furniture and glove manufacture.
>
> Asociacion Obras Sociales La Soledad, Costa Rica. Operates a training center, credit program, and national marketing facility for crafts people.
>
> Asociccion para el Desarrollo de la Provincia de Espaillar, Moca, Dominican Republic, provides credit to micro enterprises.

Public Agencies

Many public agencies have the mandate and means to work effectively in improving the levels of production of low-income persons. Example:

> Centro de Desarrollo Industrial, Honduras, manages credit directed to micro-enterprises, specifically craft groups.

MINISTRIES OF COOPERATIVES, FINANCE, INDUSTRY

Often have sections dealing with artisans Central handcraft boards attached to some ministries.

BANKS

Small scale bank lending to businesses being carried out by a variety of banking institutions. Examples:

Bangkok Metropolitan Bank Thrift Credit for Small Investors Program

Borrowers most deposit at least $9.00 a month for two years. They may then borrow up to ten times the total savings, not to exceed $4500. No collateral required. Five year loans repayable monthly, 17 percent interest.

Bangkok Bank

Small loans for businesses. Three to four year loans. 16-18 percent interest.

Krung Thai Bank

$3,275 average loan. Two to three and one half year loans. 16-18 percent interest.

Kenya

Ten formal programs. Sometimes can get loans from Kenya Commercial Bank, Daraja Trust, or National Christian Council.

Banco de Pacifico
Quito, Ecuador

Large, full service, private bank. Loans of 12 percent for 2-5 years. Artisan loan program designed to meet needs of smallest businesses, operates in six large cities.

Philippine Commercial & Industrial Bank
Manila, Philippines

70 money shops throughout the country. This bank provides credit to establish stockholders in public and private markets. Applicants must make at least $750 a day in sales. Loans must be repaid daily.

Banque Cameroonaise de Developpement
Yaounde, Cameroon

Provides loans at 11 percent of 2-5 years for small and medium scale businesses.

Royal Bank of Jamacia
Kingston, Jamaica

Guarantee project whereby loans provided entirely for lending to Jamaican owned small enterprises, outside of Kingston and St. Andrew which have no access to loans at commercial rates. Maximum guaranty is 50 percent of loan.

MULTINATIONAL CORPORATIONS

Can give up to five percent of pre-tax earnings to non-profit organizations and get tax deductions.

Grants to U.S. and indigenous private voluntary organizations. Where corporations have operations many set up corporate foundations to which they make grants.

Several give materials, tools, technology to provide voluntary organizations which disburse materials in-country.

OTHER IN-COUNTRY GROUPS--INDEPENDENT OR AFFILIATES OF OTHER ORGANIZATIONS

Costa Rican Coalition of Development Initiatives
Post Office Box 7170-1000
San Jose, Costa Rica
011-506-33-17-11

Federacion de Organizaciones
Voluntaries
Apartado 7-3070
San Jose, Costa Rica

Women in Business Project
Overseas Education Fund International
Apartado 841-2050
San Pedro, Costa Rica

ARCOVOL
Casille Postal 11450
Guayaquil, Ecuador

L'Union Nationale des Femme Morocaines
2 Hue Afghani
Rabat, Morocco

Overseas Education Fund International
c/o Sonkeyne Ba h'Diaye
2 Rue Docteur Theze
Dakar, Senegal

Lakshwi Perera
SLFUW
120/10 Wijerame Mawatha
Colombo, Sri Lanka

World Crafts Council
Post Office Box 2045
DK 1012 Copenhagen
Denmark

Non-profit, non-governmental organization affiliated with UNESCO in the category of consultative and associate relations. The Council is a United Nations Development Program Cooperating Organization offering technical assistance in its area of competence.

The Council offers assistance to craftspeople and fosters exposure of their work. It serves as an agency for cooperation between crafts organizations.

Membership is available to a national entity such as a group, association, society, or government agency--one from each country, which is accepted as being able to represent the crafts and craftspeople in its country.

There are 79 member countries. Members are grouped in Asia, Africa, Europe, Latin America and North America regions. An annual international conference provides a significant means for 1000 or more participants to exchange information, ideas, problems, and projects of mutual interest.

Publications

Crafts of the Modern World
In Praise of Hands
Crafts International (Newsletter)
Geography of Crafts (Survey)

Council provides international information on crafts to individuals, organizations, governments, and private agencies. It is seeking to expand international exchange programs.

Regional Secretariats

Asia
Malaysian Handicraft Development Corporation
8th Floor, Wisma Jalan Perak
Kuala Lumpur, Malaysia

Africa
National Council for Arts & Culture
39 Aibu Street, Alaka Estate
Surulere, Lagos, Nigeria

Latin America
Museo de Artes y Tradiciones Populars
Carrera 8a, No. 7-21
Bogota, Columbia

North America
Canadian Crafts Council
48 Elgin St., Suite 16
Ottawa, Ontario K1P 5K6
Canada

Alternative Marketing Organizations

AUSTRALIA

Australia Action for World Development
112a Gays Arcade
Adelaide, South Australia 5000
Beth Mylius, Development Education Worker

Australian Catholic Relief
Post Office Box 124
Brickfield Hill
Sydney, New South Wales 2000
Colin Hollis, Assistant Directgor

Community Aid Abroad
Voluntary Shops
General Post Office 1000
Sydney, New South Wales 2001
Barbara Barton, New South Wales State Secretary

Trade Action Pty. Ltd.
Post Office Box 65
Armadale, Victoria 3143
R. J. Webb, Managing Director

Trading Partners Ltd.
39 Pyrmont Street
Pyrmont, New South Wales 20009
Christina Richards

AUSTRIA

Caritas
Seilerstatte 30
1010 Vienna
Elizabeth Horicky

Entwicklungs-Zusammem-Arbeit
Gesellshaft m.b.a
Post Fach 74
A-5101 Bergheim
T. Winterstener

BELGIUM

Artimo
Rue Louis Thijs 6-8
Brussels

CIDSE
59-61 Avenue Adolphe Lacomble
B 1040 Brussels
Eugen Hauser
Les Magasins du Monde Oxfam
Rue de la Caserne 74
3-1000 Brussels
Emanuel Kervyo

Oxfam Wereld Winkels V2W
Burggravenlaan 62
B9000 Ghent
Jan Douzen, Monica Frens, Garton Pintelon

CANADA

Bridgehead Inc.
190 Carlton Street
Toronto, Ontario M5A2K8
Bruce Williams

Caravan
World University Service of Canada
P. O. Box 3000
Station C
Ottawa, Ontario KlY 4M8
D. John Matson

Ottawa YMCA
180 Argyle Street
Ottawa, Ontario
Ann Pearson

DENMARK

Developing Countries Foundation
Post Office Box 1250
Arhus Statsgymnasium--Fenrisvej
8210 Arhus V
K. H. Stott

Kinkeres V-Landsoplyning
Norregate 11
DK-1165 Copenhagen K

U-Landsforeigner Svalerne
The Swallows
Osterbrogade 49
DK-2100 Copenhagen
Andreas Boelsmand

U. Landsimporten
Postboks 7
DK 7900 Nyboking M
Karsten Fogde

ECUADOR

Central Ecuatoriana de Servicies Urbanos
Santa Prisca 259-60
Piso
Quito
Dr. T. Pena

FINLAND

Lahden Kehitysmaakauppayhidistysry
Metsatie
15610 Lahti
Pirjo Lehtinen

Swallows of Northern Finland
Vartiokatu 30
8F-96200 20
Hanna-Liisa Hietkurnen

Turun Kehitysmaakauppa
Lantinen Ranta katu 2t
2100 Turkup
Jaana Piipo
Heikki Korhonen

Ymparistokeskus/Maailman Kaupp
Hietaniemenkatu 10
0100 Helsinki

FRANCE

Artisans du Monde
20 Rochechouart
F-75009 Paris
Henri Poizat

Centre Nord Tiers-Monde
16 Rue de Gand
5900 Lille
Jo Van Cuter

Comite National des Unions Chretiennes des Jeunes Gens de
Centre International (UCJGYMCA)
77008 Melun La Rochette
Tristan Mercier

GERMANY

Aktion Parterschaft Dritte Welt Handel
Postfach Newburgweier
Otto-Worner Stasse 7
D-7512 Rheunstetten

Aktion Partnerschaft Dritte Welt EV
Lessingstrasse 6
Postfach 1266
7552 Duamersheim

Arbeitgemeinschaft Fur Entwicklungsplannung
Renatastrasse 36
D-8000 Munich 19
Christian Lemplius

Arbeitskreis Arme Welt
Bergstasse 1
5200 Sieburg
Herr Lutz

Dritte Welt Laden GMBH
Postfach 1661
D-4500 Osnabruck
Dieter Hartman

Deutsche Kalkutta Gruppe
Jaegerstrasse 5
D 4600 Dortmund 1

Dritte Welt Shop
Kasernastrasse 30
D-5300 Bonn

Eirene Internationaler Christlicher Friedersdienst
Engerstrasse 74b
545 Neuwied
Paul Gentner

GEPA-Aktion Dritte Welt Handel
Talstrasse 20
D-5830 Schwelm

Gesellschaft fur Forderung der Partnerschaft
mit der Dritte Welt mbh (G.F.P.D.)
Grafenstrasse 3
Wuppertal 56
Jan Hissel

Gesellschaft fur Handel mit der
Dritten Welt mbh
Bro. Helleter Feldchen 64
5102 Wurselen

Schalom - CVJM - Gibitzenhof
Ulmenstasse 24
85 Nuremberg

GUATEMALA

Fedecocagua
Palin
Esquintla
A. Hernandez

INDIA

Frea
10, 7/27 Grants Building
Arthur Bunder Road
Bombay 400-005
J. Anand

Tara Projects
Okhla Road
New Delhi 110-025
S. S. Sharma

IRELAND

Comlagh
4-5 Euslace Street
Dublin 2

Concern
1 Upper Camden Street
Dublin 2
Father Raymond Kennedy, Executive Director

ITALY

1 3 Stanzoni s.r.l.
Via Cavenghi 6
I-20149
Milan
Bizzarri Fernanda

NETHERLANDS

Abal Foundation
37 Huygenspark
Rouwkooplaan 7
NL-2251 A P Voorschoten
Bob Waisfisz

Caritas
Menson-in-Nood
Postbus 41
Hekellaan 6
S' Hertogenbosch
Mr. P. Ficq

Center for the Promotion of Imports from Developing Countries
Coolsingel 58
Rotterdam
W. J. Rijzma, Director

International Church Development Education Foundation
Third World Shop
Essdoornlaan 10
NL-Nijkerk
L. Stuurwold

Landelijke Vereniging Van Wereldwinkels
Paunstraat 13A
Utrecht

Philippine Trade House
Postbus 68
Bleyenboek 39
Bladel (N.Br.)
Annabelle S. Valencia

Stitching Ideele Import
Postbus 149
Amsterdam-Bijlmermeer
Carl Grasveld

Sticking Ontwikkelings Samenweking
Post Office Box 25 - Holzstraat 19
NL-6460 AA Kerkrade
Stefan Durwael, Piet Elands

World Shop
Elandstrasse 192
The Hague

NEW ZEALAND

Trade Aid Inc.
Post Office Box 10
166 Christchurch
Lynn Jackson, General Manager

NORWAY

Alternativ Handel
Wranieborgeinen 29
N-Oslo 3
Per Christian Haugen, Ellen Dahl

Alternativ Marked
Bergjelandst 40-42
N-400 Stavanger
May Britt Bolle
Cato Pisani Danielson
Freedom from Hunger Campaign
Boks 8139
Oslo-Dep, Oslo 1
Erik Berg, Executive Secretary

Samarbeids Prosjektet Var Vedes
Kongensgt 94
N-7000 Trondheim
Karen Blix

Tanzania Import A/S
Box 9564
Egertorget
N-Oslo 1

PARAGUAY

Servicio de Promocion Artesanal
Casilla de Correo 1984
Asuncion
G. Tschinkel

PHILIPPINES

Community Craft Association of Philippines
San Martin Building, 4th Floor
1564 A. Mabini Street
Ermita, Manial
J. Boere

Mati Industrial Cooperatives
Munoz
Nueva Ecija
A. Corpuz

SWEDEN

Afro Art Foundation
Drottninggatan 12
S-111 51 Stockholm
Kerstin Gustavsson
Elizabeth Backstrand

Handelsfront
Drottninggatan
S-111 36 Stockholm
Asa Palm

Import Promotion Office for Products from Developing Countries (IMPOD)
Post Office Box 7138
S-103 83 Stockholm
Torsten Samyelson, Director

Sackeus
Stovelvagen 7
126 40 Hagerstein
Brita Enlund
Gunnel Liljergren

Solidarisk Handel
Kungstensgaten 27
S-113 57 Stockholm
Hans Lundman

Sweden Free Church Aid
Alvsjo Gardsvag 3
125 30 Alvsjo
Goran Jonsson

Swedish Trust for Trade with Developing Countries
Osterhom
Stockholm
Frederik Nystrano

Tanzania Import Ekonomisk Forening
Box 4030
580 04 Hinkoping
Hans Wessgran
Jan Olaf Drangert

Valdsbutiken
Rorlggarragen 32
16146 Bromma
Lena Lundholm

SWITZERLAND

Basel Mission
Missionsstrasse 21
CH-4003 Basel
Rev. Hans Knopfil

Caritas Switzerland
Lownestrasse 3
CH-6002 Luzern
Monica Hagen

Dritte Welt Laden
Zentralstrasse 38
Uster 8610

Magasin du Monde
Case Postale 18
1211 Geneva 8

Magazin du Monde
15 Rue du Simpion
1006 Lausanne

Verein Solidaritat Erste Welt - Dritte Welt
Balberstrasse 27
8038 Zurich
Alexa Candrian

World University Service
5 Chemin des Iris
1216 Cointrin
Geneva
Richard Taylor, General Secretary

THAILAND

McKean Handcrafts
Post Office Box 53
Chiangmi
M. Manickam

UNITED KINGDOM

Global Village Crafts
17 James Street
South Petherton
Somerset TA 13 5BS
Rev. Victor Lamont

International Cooperative Alliance
11 Upper Grosvenor Street
London WL X 9PA
Graham Alder, Cooperative Development Officer

One Village
19 Woodfield Drive
Charlbury
Oxford OX 7 35 Q
Roy Scott, Jonathan Stockland

Oxfam/Bridge
274 Banbury Road
Oxford OX 2 7D2
John Pine, Chief Executive

Oxfam Trading
Murdock Road Estate
Bicester
Oxford OX 6 7RF
John Bally

Project Hand
African Centre
38 King Street
London W C2E 8JT

Tearcraft Ltd.
11 Station Road
Teddington
Middlesex TW11 9AA
Richard Adams

Traidcraft Ltd.
India House
Carliol Square
New Castle-on-Tyne
NE 1-6UF
Max Philbrick, Philip Wells, Brian Hutchins

Uhuru
35 Cowley Road
Oxford

World University Service
260 High Road
London N 15 4 A J
Paul Hodges, Field Secretary

YWCA of Great Britain
Hampden House
2 Weymouth Street
London W 1 N 4 AX
Viola Williams, International Secretary

UNITED STATES

Aid and Trade
7720 Wisconsin Avenue
Bethesda, Maryland 20814
301-656-1200
Dr. Varghese Kerikatti

Aid to Artisans
6346 Crosswoods Drive
Falls Church, Virginia 22044
703-256-9489
Raymond Manoff

Co-op America
2100 M Street, N.W.
Washington, D. C. 20036
202-872-5307
Paul Freundlich

Friends of the Third World
611 West Wayne Stret
Fort Wayne 46802
219-422-6821
Susan Thomas

Global Exchange, Inc.
37 South Detroit Street
Post Office Box 261
Xenia, Ohio 45385
513-376-8233
Gene Faison

Jubilee Crafts
300 West Apsley Street
Philadelphia, Pennsylvania 19144
215-849-0808
M. J. Heisey

Mayan Crafts Inc.
1101 North Highland Street
Arlington, Virginia 22201
703-527-5067

Neighbors Crafts
5116 North Portland
Oklahoma City, Oklahoma 73112
405-946-3333

Pueblo to People
5218 Chenevert
Houston, Texas 77004
713-523-1197
Jimmy Pryor

Save the Children Crafts Center
132 Water Street
Norwalk, Connecticut 06852
203-226-7272
David O'Connor

SELFHELP Crafts
21 South 12th Street
Akron, Pennsylvania 17501
717-738-1101
Paul Leatherman

SERRV Self-Help Handcrafts
New Windsor Service Centre
Post Office Box 188-500 Main Street
New Windsor, Maryland 21776
301-635-2255
Wilbur Wright, Randall Gibson

United Nations Gift Center
United Nations Plaza
New York, New York 10017
212-754-7700
George Mangine

Trade-Aid Inc.
5605 15th Avenue South
Minneapolis, Minnesota 55417
612-825-6754
Betty and Bo Schiller

IMPORT PROMOTION OFFICES AND SIMILAR ORGANIZATIONS

Australia
Mr. S. J. Clark
Market Advisory and Preferences Section
Trade Relations and Markets Division
Department of Trade and Resources
Canberra A.C.T 2600

Austria
Austrian Federal Economic Chamber
Stubenring 12
1010 Vienna

Belgium
Mrs. V. Plas, Director
Office Belge du Commerce jExterieur
162 Blvd Emile Jacqmain
1000 Brussels

Canada
Mr. Kenneth G. Ramsay, Director
Trade Faciliation Office
Canadian Executive Servcie Overseas
200 Promenade du Portage
Hull, Quebec

Denmark
Mr. Ivan Norgaard, Import Consultant
Import Promotion Office
Foreign Trade Department
Chamber of Commerce
Boersen
1217 Copenhagen

Finland
Mr. Seppo Sipila, Director
Development Cooperation Programme
(PRODEC)
The Helsinki School of Economics
Runeberginkatu 22-24
00100 Helsinki 10

The Finnish Foreign Trade Association
P.O.Box 908
00101 Helsinki 10

France
Mrs. Danielle Peres, Head
Office for Foreign Exports
Centre Francais du Commerce Exterieur
10, avenue d'lena
75783 Paris Cedex 16

Germany, Federal Republic of
Mr. G. Leonhardt, Head of Department
Federal Office for Foreign Trade
Information (BfAl)
Blaubach 13
5 Cologne

Israel
Israel Center for Trade
Chamber of Commerce
84 Hachasmonias Street
Post Office Box 20027
61200 Tel-Aviv

Italy
National Institute for Foreign Trade
Via Liszt 21
Post Office Box
I-10010-Rome

Japan
Japan External Trade Organization
(JETRO)
5 Toranomon 2-2, Minatoku
Tokyo

Netherlands
Mr. W. J. Rijpma, Director
Centre for the Promotionof Impots from
Developing Countries (CBI)
P.O.Box 30.009
3001 DA Rotterdam

New Zealand
Mrs. C. Sinclair, Executive Officer
Developing Countries Liaison Unit
Department of Trade and Industry
Private Bag
Wellington

Norway
Mr. Age Roed, Dirctor
Norwegian Import Promotion Office for
Products from Developing Countries
(NORIMPOD)
P.O. Box 8147, Dep.
Oslo 1

Sweden
Import Promotion Office for Product
from Developing Countries (IMPOD)
Norrmalmstorg 1
P. O. Box 7508
103 92 Stockholm

Switzerland
Miss Martine Darbre
Department of Foreign Trade Promition
Office Suisse d'Expansion Comomerciale
Avenue de l'Avantposte 4
1001 Lausanne

United Kingdom
Mr. J. Neilson Laprank, Chief Executive
United Kingdom Trade Agency for
  Developing Countris (UKTA)
London Chamber of Commerce Building
69 Cannon Street
London EC4N 5AB

USSR
Mr. V. Petrov, Chief
Foreign Relations Department
USSR Chamber of Commerce and
  Industry
5 Kuibysheva
Moscow 103012

Yugoslavia
Mr. Dragoslav S. Minister Secretary
Coordinating Board for Interntional
  Economic Relations
Yugoslav Chamber of Economoy
Knez Mihajlova 10
11000 Belgrade

IMPORTERS/WHOLESALERS (examples)

Bob Wincuinas
Primitive Artisan
40 Pecks Road
Pittsfield, Massachusetts 01201
413-443-4777

Rhoda Levinsohn
African Elegance
2454 Newbury Drive
Cleveland Heights, Ohio 44118
216-932-9196

John C. Wilson
Trans Trade
1781 Ivy Oak Avenue
Reston, Virginia 22009
703-437-4733

Milton Burns
VBI Inc.
1303 Folsom Street
San Francisco, California 96062
415-552-7400

Peter Nelson
Peter Nelson Imports
Post Office Box 603
Quogue, Long Island
New York 11959
516-653-4162

Bill Griffiths
Andean Trading
834 Sligo Avenue
Silver Spring, Maryland 20910
301-588-6439

Antonetta Graulich
Batikraft International
5533 Sherrier Place, N.W.
Washington, D.C. 20016
202-686-9489

Ford Wheeler
Crafts Caravan
127 Spring Street
New York, New York 10012
212-966-1338

Ramona Arnett
Ramona Enterprises
1133 Taft Street
Rockville, Maryland 20850
301-340-8100

Rifat Barokas
Phoenix Traders
483 Carlisle Drive
Herndon, Virginia 22070
703-471-7975

Pam Levy
Folklorica Inc.
89 Fifth Avenue
New York, New York 10003
212-255-2525

Brimfull House
Post Office Box 2111
Southfield, Michigan 48037
313-933-1800

Dominic Candela
Artifactory
641 Indiana Avenue N.W.
Washington, D.C. 20004
202-393-2727

INDUSTRY MARKETS OF AMERICA-GIFT SHOWS

United States

George Little Management Inc.
2 Park Avenue
Suite 110
New York, New York 10016
212-686-6070
Sponsors following shows:

Boston Gift Show (March, September). Bayside Exposition Center.

Chicago Gift Show (January, July). McCormick Place, Expo Center.

New York Gift Show (February, August). Jacob Jacobs Convention Center.

Washington, D.C. Gift Show (January, August). Convention Center.

Atlanta Merchandise Mart
240 Peachtree Street
Atlanta, Georgia 30043
404-688-8994
Sponsors following shows at the Merchandise Mart:

Atlanta and Home Furnishings Market (January, July)

Atlanta National Gift Market (January, July)

Atlanta Gift Show (March, September)

Atlanta Toy Show (March, October)

Craft Fair Atlanta (March)

Industry Productions of America
Box 26278
Los Angeles, California 90026
213-655-5713
Sponsors following shows:

Beckman's Gift Show (January, July), Los Angeles Spots Arena.

Helen Brett Enterprises
220 South State Street
Suite 1416
Chicago, Illinois 60604
312-922-0966

Sponsors following shows:

Houston Gift, Jewelry and General Merchandise Show (March, August). Albert Thomas Center.

Memphis Gift and Jewelry Show (February, August). Memphis Cook Convention Center.

New Orleans Gift and Jewelry Show (February, August). Rivergate Convention Center.

Oklahoma Gift and Jewelry Show (May, October). Myriad Convention Center (Oklahoma City)

Philadelphia Gift and Jewelry Show (March, September). George Washington Motor Lodge, King of Prussia, Pennsylvania.

Hixson Trade Shows
905 Mission Street
Pasadena, California 91030
213-682-3661
Sponsors following shows:

California Gift Show (January, July). Los Angeles Convention Center.

Denver Gift and Jewelry Show (March, August).

Hawaii Gift Show (May). Blaisdell Center, Honolulu.

Los Angeles Mart
1933 South Broadway
Los Angeles, California 90007
213-749-7911
Sponsors following shows:

Los Angeles Giftware Week and Home Furnishings Show (January, July).

Los Angeles Showroom Show (January, April, September).

Offinger Management Company
1100-H Brandywine Boulevard
Post Office Box 2188
Zanesville, Ohio 43701
614-452-4541
Sponsors following shows:

Kentucky Gift Show (March, September). Kentucky Fair and Exposition Center (Louisville).

Wisconsin Gift Show (February, August). Milwaukee Exposition and Convention Center.

American Gift and Art Show
100 Bickford Street
Rochester, New York 14606
716-458-2200
Sponsors following shows:

Western New York Gift Show (January, July). The Dome Center (Rochester).

Pittsburgh Gift Show (January, August). Pittsburgh Expo Mart.

Thalheim Exposition
78 Cutter Mill Road
Post Office Box 707
Gerat Neck, New York 11021
718-357-3555
Sponsors following show:

National Merchandise Show (September). New York Coliseum.

Craft Market America
P.O.Box 30
Sugarloaf, NY 10981
914-469-2158

Sponsors international gift shows in San Francisco, New York and other major cities.

Western Exhibitions Inc.
2181 Greenwich Street
San Francisco, California 94125
415-346-6666
Sponsors following shows:

San Francisco Gift Show (March, August). Moscone Center and Showplace Square, and Gift Center.

Seattle Gift Show (February, August). Seattle Center and 6100 Building.

Dallas Market Center Company
2100 Stemmons Freeway
Dallas, Texas 75207
214-655-6257
Sponsors following shows:

Dallas Gift Show. (January, July, September). Dallas Market Center.

Dallas Jewelry Show (February, September). Dallas Market Center.

TransWorld Exhibit
1850 Oak Street
Northfield, Illinois 60093
312-446-8464

TransWorld Housewares and Variety Exhibit (January, March, July, November). O'Hare Exposition Center, Chicago.

Transworld Promotional and Closeout Show (April). Dallas Convention Center.

Miami Merchandise Mart and Miami Expo Center.
777 Northwest 72nd Avenue
Miami, Florida 33126
305-261-2900
Sponsors following show:

Miami Gift Show. (January, September). Miami Merchandise Mart.

National Housewares Manufacturers Association
1324 Merchandise Mart
Chicago, Illinois 60654
312-644-3333
Sponsors following show:

National International Housewares Exposition (March, October). McCormick Place and McCormick Place West.

PERMANENT SHOWROOMS

Every city has a showroom or merchandise mart where roomso are maintained so that different lines of merchandise may be viewed by buyers.

"225 Fifth Avenue"
225 Fifth Avenue
New York, New York 10010
212-684-3200

New York Merchandise Mart
41 Madison Avenue
New York, New York 10010
212-686-1203

Atlanta Merchandise Mart
240 Peachtree Street N.W.
Atlanta, Georgia 30043
404-688-8994

Miami International Merchandise Mart
777 Northwest 72nd Avenue
Miami, Florida 33126
305-261-2900

Dallas Market Center
2100 Stemmons Way
Dallas, Texas 75207
214-655-6100

Merchandise Mart
Merchandise Mart Plaza
Chicago, Illinois 60654
312-527-4141

INTERNATIONAL TRADE FAIRS

OVERSEAS

AUSTRIA

Vienna International Fair (March, September)
Wiener Messe AG
Messeplatz 1
A-1071
Vienna
222-93-1523-0

BELGIUM

Brussels Trade Fair (March)
Foire International de Bruselles
Parc des Exposition
Place de Belgique
B-1020 Brussels
(02) 478-48-60

Furniture Show
Salon International du Meunthe
Rue de l'Association 15
B-1000 Brussells
(02) 218-28-44

International Biennial of Interior Design (October)
Interieur VZW
Casinoplein 10
B-8500 Kortrijk
(056) 21-66-03

CANADA

Canadian Gift and Tableware Associations Show (January, August)
Sho-Pro Inc.
33 Isabella Street
Suite 102
Toronto, Ontario M 4 Y 2 P7
416-960-8739

Montreal Gift Show (March, August)
Southex Exhibitions
1450 Don Mills Road
Don Mills, Ontario M3B 2X7
416-445-6641

Toronto Gift Show (February, September)
Southex Exhibition (see above)

Vancouver Gift Show (February, August)
Southex Exhibitions
2695 Granville Street
Vancouver, British Columbia V6H 3H4
604-736-3331

DENMARK

Vejle Gift Fair
Nord-Fair Ap S
Udstillingsselskab
Reg. Nr. 12984
Gongehusvey 106
2950 Vedback
(02) 89 12 77

FRANCE

International Furniture Fair (January)
Comite Francais des Expositions
22 Avenue Franklin D. Roosevelt
F 75008
Paris
(1) 225-70-94

International Leather Week (September)
c/o M. Robert Bontevillain
109 Rue de Fairbourg
St. Honore 75008
Paris
359 05 09

International Toys and Games Exhibition (January)
Chambre Syndicate
B O C 1
26 Rue du Renard
75004 Paris
(1) 887-44-80

GERMANY

Messe-Undersstellungs GmbH (February)
D-6000
Frankfurt Am Main 97
Postfach 970-126

Hanover Fair (April)
Hanover Fairs USA Inc.
103 Carnegie Center
Princeton, New Jersey 08540
609-987-1202

Heim and Handwerk (November)
Muenchener Messe und Ausstellungs gesellschaft MBH
Mese Gelaende
Postfach 12 10 09
D-8000 Munich
(089) 51 07-0

International Furniture Fair
German-American Chamber of Commerce
666 Fifth Avenue
New York, New York 10103
212-974-8836

International Light Industres and Handicrafts Fair (March)
Muenchener Messe und Ansstellungs gesellschaft GmbH
Messe Gelande
Postfach 12 10 09
D-8000 Munich
(089) 51 070

International Trade Fair for Souvenirs and Gifts (October)
Maritius-Verlags Messe Ges
Wittelsbecherstrasse 10
6200 Wiesbeden

Partners for Progress (August, September)
JMK Perlin Gmbtt
Messedam 22
D-1000 Berlin

ITALY

Hibicar International (January)
Comitato Organizzatie Specialiacte Organnizzatore Specialiazate
Piazza Vesuvio 23
20144 Milan
(02) 34 3251

STAR - Furnishing Textiles, Furniture, Rugs, Carpeting, Curtains, Wall Coverings, Household Lines. (May)

STAR Viale Mohze 172
177-20126 Milan
(02) 255241

JAPAN

Annual Tokyo International Trade Fair (April)
Tokyo International Trade Fair Commission
7-24 Harumi 4-Chome
Chouker 104
(03) 531-3371

International Gift Show of Japan (February, September)
Business Guide-Sha Inc.
2-6-2 Kaminarimon
Taito-Ku
03-843-9854

NETHERLANDS

International Fair for Consumer Goods (March, September)
Royal Netherlands Industries Fair
Jaaereurspein
Post Office Box 8500
NL-3503 RM Utrecht
30-955-911

PERU

Feria International del Pacifico (November)
Avenida La Marina 5-1
Lima
52-8140

PHILIPPINES

Gifts, Housewares and Toys Market Week (October)
Center for International Trade Expositions and Missions
5th Floor
Philippines International Building
Tordesillan Street
Salcedo Village
Makati, Metro Manila
817-2448

SWITZERLAND

Interferex International Trade Fair for
Hardware, Tools, Gardening, Liesure, Household Articles (September)
Interferex A.G. Gazel
Talstrasse 66
8001 Zurich
(01) 211 63 97

UNITED KINGDOM

Autum Gift Fair (September)
Trade Promotion Services Ltd.
Exhibition House
6 Warner Lane
Woolich
London S.E. 18 6BW
(01) 855-9201

Birmingham International Spring Fair (February)
Trade Promotion Services Ltd. (see above)

Top Drawer Gift Exhibition (April, September)
Dresswell Exhibitions Ltd.
Blenheim House
137 Blenheim Crescent
London W 11 1 P S
10-727-1929

DEPARTMENT STORES WITH INTEREST IN CRAFTS

Bloomingdale's
59th Street and Lexington Avenue
New York, New York 10022
212-705-2000

The Bon
Pine and Third Avenue
Seattle, Washington 98181
206-344-3121

Bonwit Teller
1120 Avenue of the Americas
New York, New York 10022
212-764-2300

Buffum's
301 Long Beach Boulevard
Long Beach, California 90802
213-432-7000

Davisons
3700 Atlanta Highway
Atlanta, Georgia 30606
404-353-4985

Filene's
426 Washington Street
Boston, Massachusetts 02115
617-357-2727

Garfinckel's
1401 F Street N.W.
Washington, D.C. 20004
202-628-7730

Gimbel's
339 Sixth Avenue
Pittsburgh, Pennsylvania 15222
412-281-4400

Hechts
Parkington Shopping Center
Arlington, Virginia 22203-2199
703-628-5100

J. L. Hudson Company
1206 Woodward Avenue
Detroit, Michigan 48226
313-223-1000

Macy's New York
Broadway and 34th Street
New York, New York 10001
212-695-4400

Marshall Field and Company
111 North State Street
Chicago, Illinois 60690
312-781-1000

May Company
6160 Laurel Canyon Boulevard
North Hollywood, California 91606
818-509-5226

Neiman Marcus
1618 Main Street
Dallas, Texas 75201
214-741-6911

Nordstrom's
1501 5th Avenue
Seattle, Washington 98101
206-628-2111

Saks Fifth Avenue
611 Fifth Avenue
New York, New York 10022
212-753-4000

Venture Store
2001 East Terrace Lane
St. Louis, Missouri

Woodward and Lothrop
11th and F Streets, N.W.
Washington, D.C. 20013
202-879-2000

Mail Order

Shopping International
Palo Verde at 33rd Street
Post Office Box 27600
Tucson, Arizona 85726
602-745-4500

BUYING OFFICES FOR MAJOR DEPARTMENT STORES
(selected list)

Adrian in California
124 East Olypic Boulevard
Los Angeles, California 90015
213-746-5230

Allied Stores Corporation
1114 Avenue of the Americas
New York, New York 10036
212-764-2000
or
110 East 9th Street
Los Angeles, California 90079
213-623-2181

Arkin/California
208 West 8th Street
Los Angeles, California 90014
213-624-9714

Associated Dry Goods Corporation
417 Fifth Avenue
New York, New York 10016
212-679-8700

Associated Merchandising Corporation
1440 Broadway
New York, New York 10018
212-536-4000

Frederick Atkins
1515 Broadway
New York, New York 10036
212-840-7000
or
110 East 9th Street
Los Angeles, California 90079
213-628-0882

Atlas Buying Corporation
1515 Broadway
New York New York 10036
212-730-8000

Federated Merchandising Corporation
875 Avenue of the Americas
New York, New York 10001
212-563-4116

Federated Merchandising Services
1440 Broadway
New York, New York 10018
212-840-1440

Independent Retailers Syndicate
33 West 34th Street
New York, New York 10001
212-564-4900

Felix Lilienthal and Company
417 Fifth Avenue
New York, New York 10016
212-889-9200

R. H. Macy Corporate Buying
515 West 34th Street
New York, New York 10001
212-560-3600

Mercantile Stores Company
128 West 31st Stret
New York, New York 10001
212-560-0500

Montgomery Ward and Company
393 Seventh Avenue
New York, New York 10001
212-971-1000

Bernard Olsoff (New York office) is person to contact for information on those member stores and interested in Third World crafts. He can furnish specific names, departments, and addresses for these stores.

Neiman Marcus Company
1450 Broadway
New York, New York 10018
212-840-1200

United Affiliate Buying Service
855 Sixth Avenue
New York, New York 10001
212-594-9130

Van Buren-Neiman Associates
500 Seventh Avenue
New York, New York 10018
212-944-0810

MUSEUMS

Museum Store Association
260 Cherry Lane
Doylestown, Pennsylvania 18901
215-348-7144

Annual trade show open to members who have chance of wholesaling museum relevant merchandise to museum shop managers. Any crafts must be consistent with, or in conjunction with, shows planned by museums. Example: Show on Thailand would accept only Thai crafts. Members receive directory listing names, addresses, and phone numbers of all current members and Product News.

AMERICAN SOCIETY OF INTERIOR DESIGNERS

American Society of Interior Designers
1430 Broadway
New York, New York 10018
212-944-9220

AMERICAN INSTITUTE OF ARCHITECTS

Louise Marine
American Institute of Architects
(Headquarters)
1735 New York Avenue, N.W.
Washington, D.C. 20006
202-626-7300

APPENDICES

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Application for a Letter of Credit
Letter of Credit Application
Invoice
Bill of Lading
Packing List
Standard Import Contract
Bill of Exchange
Special Customs Invoice
Certificate of Origin
Certificate of Origin - Form A
EUR 1 Certificate

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APPLICATION PROCESS

Lead Time

A basic fact to remember when applying for a loan or grant is that it takes time to process an application. Be sure that your project implementation schedule allows lead time so funds can be there when needed.

The Application Process

Project proposal guidelines and application forms are usually available by written request and should be obtained before contacting an organization. Knowing an organization's specific application requirements can greatly increase the chance of your project being funded.

When the exact application method is not known, initial contact with an organization should be made with a three page concept paper. Which should include:

1. A concise description of the organization requesting funds. Include name and address, previous history, and its current staffing.
2. How the project is organized, reasons behind it.
3. How goods are produced, will be marketed. Distribution of products.
4. Identification of resources and who provides them.
5. A description of the problems your project intends to solve.
6. A description of the people whose needs are being addressed.
7. A specific account of resources needed from the funding agency and its estimated cost.
8. A plan to analyze and evaluate.

Send concept letters to a number of organizations, write letters specifically for an organization, and tailor your language and focus to best suit the funding priorities of the particular organization being addressed. Funding from national development agencies requires approval from a government department such as commerce or industry. Non-governmental organizations raise their funds from the public for development assistance.

APPENDIX 2

INTERNATIONAL TRADE TERMS AND CONDITIONS

ACCEPTANCE. The signing of a contract or agreement drawn by one party (crafts group) and accepted by a second party (buyer). By signing, the second party indicates that he confirms and agrees to the contract terms.

AFTER DATE. A term used on a draft, bill of exchange or note. If an exporter draws a draft and stipulates payment "30 days after date", the draft is due 30 days after the date on which it was drawn.

AIR WAYBILL. A non-negotiable contract of carriage for air transportation between an air carrier and a shipper.

"ALL RISK" INSURANCE. A clause included in marine insurance policies to cover loss and damage from external causes such as fire, collision, pilferage, etc. but not against innate flaws in the goods, faulty packaging, strike, riots and civil commotions.

ALONGSIDE. The side of the ship. Goods to be delivered alongside are to be placed on the dock or lighter from which they can be loaded onto the ship.

BANK GUARANTY. A bank assumption of responsibility by a document which has several important uses: 1) Frequently shipping papers are late in arriving at the foreign port. To enable a buyer to enter the goods at customs, thereby avoiding charges for delayed entry, a bank may issue a guaranty assuming responsibility for later presentation of shipping papers by the buyer. 2) A buyer may wish to obtain possession of goods covered by a bill of lading drawn to the order of the shipper without being in possession of the bill of lading. A bank may issue a guaranty, holding the steamship company or customs, or both, harmless for any consequences of the premature delivery. 3) Banks in the United States engaged in medium-term financing usually will demand the guaranty of a bank in the buyer's city for stipulated portion of the risk. 4) Sometimes a bank will issue a guaranty in lieu of a letter of credit, undertaking to honor the beneficiary's drafts on compliance with the stipulations of the guaranty. In practically every case, a bank guaranty of any kind is issued on the basis of a counter-guaranty of the person applying for the bank guaranty.

BENEFICIARY. The person in whose favor a draft or letter of credit is opened.

BERTH OR LINER TERMS. An expression covering assessment of ocean freight rates generally implying that loading and discharging expenses will be for shipowner's account, and usually apply from port of loading to port of discharge.

BILL OF LADING. A document signed by the captain, agents, or owners of a vessel, furnishing written evidence for the conveyance and delivery of merchandise sent by sea to a certain destination. It is both a receipt for merchandise and a contract to deliver it as freight.

BUYING REP OR AGENT. A company or an individual residing in an exporting country who purchases goods produced or marketed in that country for a principal in another country. Rep or agent receives commission or fixed annual fee for this service.

CASH IN ADVANCE. A method of payment for goods in which the buyer pays the seller in advance of the shipment of goods usually employed when the goods are made to order.

CFS. (CONTAINER FREIGHT STATION). The term CFS at loading port means the location designated by carriers for the receiving of cargo to be packed into containers by the carrier. At discharge ports area for unpacking and delivery of cargo.

C. & F. NAMED PORT. Cost and freight. All costs of goods and freight charges are included in the price quoted. Buyer pays insurance while aboard ship up to overseas inland destination.

C. & F. Cost and Freight: same as C.I.F., except that insurance is covered by the buyer.

C. & I. Cost and Insurance.; Same as C.I.F., except that freight is paid by the buyer.

C.I.F. Cost, Insurance, and Freight. Term is used in connection with price quotation under which the seller defrays all expenses involved in the delivery of merchandise on board the carrying steamer, and, in addition, prepays the freight and insures the goods to an agreed destination. The seller's risk terminates upon the issuance of bills of lading by the transportation company.

CERTIFICATE OF ORIGIN. A special document required in connection with shipments to a certain foreign country for tariff purposes in which certification is made as to the country of origin of the merchandise. The signature of the consul of the country of destination is sometimes required.

CONSIGNEE. The person, firm, or representative to whom a seller or shipper sends merchandise and who, upon presentation of the necessary documents, is recognized as owner of the merchandise for the purpose of declaration and payment of customs duties. This term is also used to apply to one to whom goods are shipped, usually at the shipper's risk, when an outright sale has not been made.

CONSULAR INVOICE. A detailed statement regarding the character of goods shipped, duly certified by the consul at the port of shipment. It is required by certain countries, including the United States.

CREDIT RISK INSURANCE. A form of insurance which protects the seller against loss due to default on the part of the buyer.

CUSTOMHOUSE BROKER. A person or firm licensed by the Treasury Department, engaged in entering and clearing goods through Customs. The duties of a broker include preparing the entry blank and filing it; advising the importer on duties to be paid; advancing duties and other costs; and arranging for delivery to client, trucking firm or other carrier.

D/A. Documents Against Acceptance. Instructions given by shipper to bank that documents attached to a draft for collection are deliverable to the drawee against the drawee's acceptance of the draft.

D/P. Documents Against Payment. Instructions given by a shipper to bank that the documents attached to a draft for collection are deliverable to the drawee only against drawee's payment of the draft.

DATE DRAFT. A draft so drawn as to mature on a fixed date, irrespective of acceptance.

DOCUMENTS. The shipping and other papers customarily attached to foreign drafts, consisting of ocean bills of lading, marine insurance certificates, and commercial invoices. Where required, certificates of origin and consular invoices are included.

DRAWEE. The addressee of a draft; i.e., the person on whom the draft is drawn.

DRAWER. The issuer or signer of a draft. Duties:
1) Ad Valorem: According to the value. An assessment at a certain rate percentage in the actual value of an article.
2) Specific: Assessment on weight or quality of an article without reference to its monetary value or market price.
3) Drawback: Recovery in whole or in part of duty paid on imported merchandise at the time of re-exportation whether in the same or difficult form.

ECS CARNET. Sponsored by the International Chamber of Commerce, this is a document which permits samples of merchandise to be brought into the United States and a majority of the European countries, duty free or with the payment of a minimum of customs duties. Carnets are issued by authorized chambers of commerce which, in addition, guarantee payment of full duties if the goods in question are not re-exported within a specified period of time.

EX-DOCK. An American foreign trade term, under which a seller quotes a price to a buyer that includes the cost of the goods and all additional costs (transportation, marine insurance and other pertinent costs) necessary to place the goods on the dock at the named port of importation with required duty paid.

EX-FACTORY OR EX-WAREHOUSE. American foreign trade terms, under which a seller quotes a price to a buyer that applies only at the point of origin. The seller agrees to place the goods at the disposal of the buyer at the agreed place at the agreed time. The responsibility for the goods remains the seller's only until the goods are claimed by the buyer.

EXPIRATION DATES. Final date which drawing of drafts under a letter of credit may be made.

EXPORT LICENSE. A document secured from a government, authorizing an exporter to export a specific quantity of a particular commodity to a certain country. An export license is often required if a government has placed embargoes or other restrictions upon exports.

F.A.S. Free Alongside (Vessel). Term in connection with a price quotation under which the seller delivers merchandise free of charge to the steamer's side and pays loading expenses up to that point if necessary.

F.O.B. Free on Board (Named Point). Term used in connection with a price quotation under which the seller undertakes at own risk and expense to load the goods on a carrier at a specified point. Expenses subsequent thereto are for account of the buyer.

F.O.B. Free on Board (Vessel) Term used in connection with a price quotation under which the seller delivers the goods at his expense on board the steamer at the point named. Subsequent risks and expenses are for the account of the buyer.

FORWARDER, FREIGHT FORWARDER. A business that dispatches shipments for exporters for a fee. Usually it handles all the services connected with an export shipment: preparation of documents, booking cargo space, warehouse, pier delivery, and export clearance.

FREE PORT. A port which is a foreign trade zone, open to all traders on equal terms; more specifically a port where merchandise may be stored duty-free, pending re-export or sale within that country.

GATT. General Agreement on Tariffs and Trade. Consists of tariff rates agreed to by negotiations and general rules for fair conduct of international trade. It provides a forum for multilateral tariff negotiations and, through semi-annual business meetings, a means for settling trade disputes and discussing international trade problems. Its 58 members account for more than 80 percent of non-Communist world trade. GATT reviews the policies of customs unions and free trade areas in the light of the criteria laid down in the agreement.

HARD CURRENCY. A currency which is sound enough to be accepted internationally and which is usually fully convertible.

IMPORT LICENSE. A certificate, issued by countries exercising import controls, that permits importation of the articles stated in the license. The issuance of such a permit frequently is connected with the release of foreign exchange needed to pay for the shipment for which the import license has been requested.

IN BOND. A term applied to the status of merchandise admitted provisionally to a country without payment of duties, either for storage in a bonded warehouse or for transshipment to another point, where duties will eventually be imposed.

LETTER OF CREDIT, COMMERCIAL. A letter addressed by a bank, at the instance and responsibility of a buyer of merchandise, to a seller, authorizing him to draw drafts up to a stipulated amount under certain specified terms and undertaking conditionally or unconditionally to provide eventual payment for drafts thus drawn. Variations:

Confirmed Irrevocable Letter of Credit. A letter to which has been added the responsibility of another bank, other than the issuing bank.

Irrevocable Letter of Credit. A letter in which the issuing bank waives all right to cancel or in any way amend without consent of the beneficiary or seller.

Revocable Letter of Credit. A letter in which the issuing bank reserves the right to cancel or amend such portion of the amount involved as has not been availed of prior to the actual payment or negotiation of drafts drawn thereunder.

Revolving Credit. A letter in which the issuing bank notifies a seller of merchandise that the amount involved when utilized will again become available, usually under the same terms and without the issuance of another letter.

MARINE INSURANCE. An insurance which will compensate the owner of goods transported overseas in the event of loss which cannot be legally recovered from the carrier.

PARCEL POST RECEIPT. A signed acknowledgement issued by the postal authorities of delivery to them of a shipment made by parcel post.

PAR VALUE. The official value given the currency of a nation or its relation to another currency as registered with the International Monetary Fund.

PAYEE. The person to whose order a draft is made payable.

PERILS OF THE SEA. Most losses covered by a marine insurance policy come within this expression which refers to damage caused by heavy weather, strandings, strikings on rocks or on bottom, collision with other vessels, contacts with floating objects, etc.

PILFERAGE. Term denotes petty thievery, the taking of small parts of a shipment, as opposed to the theft of a whole shipment or large unit. Many ordinary marine insurance policies do not cover against pilferage, and when this coverage is desired, it must be added to the policy.

PORT OF DISCHARGE. Port where vessel is off loaded and cargo discharged.

PORT OF ENTRY. A port at which foreign goods are admitted into the receiving country.

PREPAID FREIGHT. Generally speaking, freight charges both in ocean and air transport may be either prepaid in the currency of the country of export or they may be billed collect for payment by the consignee in his local currency. However, on shipments to so me countries, freight charges must be prepaid because of foreign exchange regulations of the country of import and/or rules of steamship companies or airlines.

PRIMA FACIE. Latin for "on first appearance." A term frequently encountered in foreign trade. When a steamship company issues a clean bill of lading, it acknowledges that the goods were received "in apparent good order and condition" and this is said by the courts to constitute prima facie evidence of the condition of the containers.

SHIPMENT. Freight tendered to a carrier by producer at one place at one time for delivery to buyer at one place on one bill of lading.

SHIPPER'S EXPORT DECLARATION. A form required by the Treasury Department and completed by a shipper showing the value, weight, consignee, destination, etc., of export shipments as well as Schedule B identification number.

SHIPS MANIFEST. An instrument in writing containing a list of the shipments comprising the cargo of a vessel.

SIGHT DRAFT. A draft so drawn as to be payable upon presentation to the drawee or within a brief period thereafter known as days of grace.

TARIFF. A general term for any listing of rates, charges, etc. The tariffs most frequently encountered in foreign trade are: tariffs of the international transportation companies; tariffs of the international cable, radio and telephone companies; and customs tariffs of the various countries, which list goods that are duty free and those subject to import duty, giving the rate of duty of each case.

TEMPERATURE CONTROLLED CARGO. Any cargo requiring carriage under controlled temperature.

TIME DRAFT. A draft maturing either a specified number of days after presentation to and acceptance by drawer or a specified number of days after the date of the draft. Examples: "90 days sight;" "120 days date."

TITLE. The passing of title to exported goods is determined in large measure by the selling terms. For example an exporter selling goods c.i.f. may be presumed to pass ownership of the goods may ship on a bill of lading drawn to exporter's own order, to prevent the buyer from gaining possession of the goods until the draft is paid or accepted. In this case exporter retains a title for security purposes only until the financial arrangement is carried out.

WAREHOUSE RECEIPT. A receipt for products deposited in a warehouse, identifying the products deposited. It is non-negotiable if permitting delivery only to a specified person or firm, but it is negotiable if made out to the order of a person or firm or to bearer. Endorsement and delivery of a negotiable warehouse receipt serves to transfer the property covered by the receipt. Warehouse receipts are common documents in international banking.

Gross: Generally, the total weight of the merchandise including all containers and packing material as shipped.

Legal: Generally, the weight of the merchandise itself plus the immediate container. This definition varies somewhat in different countries.

Net: Generally, the weight of the merchandise unpacked, exclusive of ny containers. This definition varies somewhat in different countries.

WEIGHTS AND MEASURES

Board Foot:	144 cubic inches
Bushel:	2150.42 cubic inches
Centimeter:	0.3937 inch
Gallon:	231 cubic inches 4 quarts 8 pints 3.785 liters 128 fluid ounces
Gallon (British Imperial):	277.3 cubic inches 1.201 U.S. gallons 4.546 liters
Kilogram:	2.2046 pounds 35.274 ounces 15432.36 grains 0.0011 short ton 0.00098 long ton
Liter:	1.000027 cubic decimeters 0.264 gallon 1.057 quart 61.02 cubic inches 0.035 cubic feet 33.8147 fluid ounces 270.518 fluid drams
Meter:	39.37 inches 3.28 feet 1.09 yards
Ounce (fine):	Troy ounce

	480 grains 31.104 grams
Ounce (fluid):	1.805 cubic inches 29.573 milliliters
Ounce (ordinary):	437.5 grains 0.911 Troy ounces 0.000446 long 28.35 grams
Pound:	16 ounces 7000 grains 454 grams 0.454 kilogram 14.58 troy ounces
Ton (short)	2000 pounds 907 kilograms
(long)	2240 pounds 1016 kilograms
(metric)	2204 pounds 1000 kilograms

APPENDIX 3

International Shipping Conversions

One pound equals .453597 kilos

One kilo equals 2.2046 pounds

One inch equals 2.54 centimeters

One centimeter equals .3937 inches

One cubic meter equals 35.314 cubic feet

Conversions of cargo measurement which is in inches into cubic feet: Multiply length x width x height and divide the total by 1728

International Shipping Procedures

EXPORT GUIDE

Shipper
Prepares Domestic Bill of Lading for movement of cargo to pier, and sends copy to his forwarder, along with packing list.

Checks Bill of Lading:
- number of packages
- marks and numbers
- description of cargo
- foreign destination
- gross weight of each box
- local party to be notified

Marks cargo plainly, to show:
- gross and net weights
- cubic measurement
- foreign destination
- identification marks
- country of origin

Motor Carrier
Secures agreement with steamship company.

Accepts cargo for transit to the port.

Advises freight forwarder or shipper's local representative of cargo's arrival in the port.

Obtains the following information from forwarder or representative:
- name of vessel
- sailing date
- pier number and location

Forwarder
Provides Dock Receipt to delivering motor carrier.

Checks Dock Receipt for completeness:
- name of shipper
- name of vessel

Driver
Moves his truck on line upon arrival at pier.

Terminal Operator
Checks driver's papers:
- Dock Receipt
- Permits

Assigns driver a checker and an unloading spot.

Driver
Unloads his vehicle.

Obtains signed copy of Dock Receipt.

Terminal Operator
Retains original of dock receipt and seeds original to steamship company.

Steamship Company
Issues Ocean Bill of Lading to shipper or his agent.

- ports of loading and discharge
- number, type, packages
- Gross weight, dimensions, and cubic measurement of each package
- marks and numbers

IMPORT

Steamship Company
Notifies consignee two days prior to shop's arrival.

Provides freight release to terminal operator.

Broker
Obtains Customs release, freight release, Department of Agriculture clearances.

Forwards to motor carrier an original of the Domestic Bill of Lading and an Original Delivery Order, which authorizes pick-up of import cargo.

Checks Bill of Lading for Completeness:
- number of packages
- description of cargo
- marks and numbers
- inland destination
- gross weights of each commodity
- consignee

Checks Delivery Order for completeness:
- forwarder's name
- shipper's name
- ultimate consignee's name
- motor carrier
- vessel
- arrival date
- voyage number
- ocean bill of lading number
- pier number and location
- marks and numbers
- description of goods
- gross weights
- legible signatures

Ascertains expiration of free time and availability of cargo for pickup before dispatching driver to pier.

Provides driver with original and copy of Delivery Order before departure for pier.

Contacts terminal operator to make appointment.

Checks Bill of Lading and Delivery Order for completeness.

Terminal Operator
Issues pass to driver at gate house.

Checks Delivery Order.

Verifies motor carrier's credit rating for loading charges.

Directs driver to pier Customs office.

Customs
Verifies driver's papers against pre-lodged Custom permits.

Stamps Delivery Order.

Terminal Operator
Calls driver for loading.

Assigns checker and loading spot.

Customs
Performs all necessary functions prior to the release of cargo.

Terminal Operator
Loads cargo vehicle with pier personnel. Checker notes exceptions and shortages.

Retains original Delivery Order.

Driver
Assists loading of vehicle.

Signs tally and loading ticket. Exceptions and shortages noted.

Guarantees with terminal operator loading charges and demurrage.

Motor Carrier
Secures interchange agreement with steamship company on containers.

Motor Carrier
Advises broker of completion of cargo pickup.

DOCUMENTATION

Faulty documentation causes difficulties during shipment or collection. This usually results in poor relations with the client and delayed payments. Two types of export documentation, for shipping goods out and for collecting payment, are described below.

Shipping Documentation

All of these documents are prepared by the shipper or his forwarder and are needed to move the shipment through Customs, and onto a carrier, bound for a foreign destination.

Export License. Some countries demand special exporting licenses. Check with government offices dealing with export regulations to ascertain procedures.

Export Registers. While at the government export regulation offices, check to see what documents are needed for clearance out of the country. An export register often requires information on contents, quantities, commercial value, and destination.

Bank Guarantees. Some Third World countries strictly control the entry of foreign currencies. Dollars, or other major currencies received via exportation, must be processed into local currency through a national bank. A bank or personal guarantee may have to be signed to this effect. Some countries impose fines for not complying with this regulation.

Customs Manifest. Local customs agencies check shipments and issue clearances in the form of a manifest.

Collection Documentation

All of these documents are submitted by the shipper to the importer or the importer's bank to release payment.

Commercial Invoices. These should include the full address of the shipper (and seller, if different), date or order, number of order, shipping date, mode of shipment, delivery and payment terms, reference numbers, a complete description of the merchandise prices, discounts, and quantities. Some countries require a special certification that the items are handmade by native labor with native materials.

Packing List. Itemize the materials in each individual package and indicate type of package (e.g., box, crate, bag). Show individual net and gross weights and dimensions for each package. Package markings should be indicated along with references to shippers and buyers.

Consular Invoices. Some importing countries demand that this document accompany merchandise destined for their countries. It must be signed by the Consul of the importing country prior to shipment.

Certification of Origin (Form A). Many countries favor others by lowering or eliminating tariffs for certain items. A world-wide system, called the General System or Preferences, has been implemented by an organization of the United Nations, UNCTAD/GATT. To take advantage of these lower duties, an importer must have the Certificate of Origin to present to Customs as proof that the product originates from a country included in the system. For information on import duty rates for craft products, obtain a "Generalized System of Preferences" list from the embassy of the country of destination.

For shipment destined for the United States, accurate duty information and a ruling (binding agreement) can be obtained through U.S. Customs. Contract the Commissioner of Customs, Washington, D.C. 20226, including the following information: a complete description of the goods, through samples, diagrams, or photographs; method of manufacture; specifications; quantities and costs of component material, with percentages if possible; and commercial designation in the United States.

Certification of Origin. Many countries give special advantages for importing handcrafts. For an importer to qualify for these benefits, the importer must present documented proof that the items purchased are truly handmade. A certificate of Origin (not Form A) issued by the Chamber of Commerce in the exporting country aids the importer.

Bill of Lading. Ocean or airway bills, depending on the mode of transportation, can serve as a receipt of the contract between the exporter and the transportation company; a receipt proving that the transportation company has received the merchandise; and a title of ownership of the merchandise.

Special Customs Invoice. This is necessary for all shipments to the United States with commercial values over $500.00. It is prepared by the exporter or forwarder and signed by either one. For shipments of textile items, a visa stamp (from the export regulation offices) is required on the Special Customs Invoice certifying that the merchandise imported falls within U.S. quotas set for the exporting country.

METHODS FOR RECEIVING PAYMENT

The five generally used methods to receive payment for exports are described below.

Cash Advance. This is the most desireable method because the payment can be cashed before shipment to add to the exporter's working capital. Many AMOs realize these benefits and offer to pay at least a certain percentage in advance. Some countries do not permit cashing in advanced payments until the merchandise has actually been shipped. Early payment puts a definite risk on the importer since there is no assurance that the order will arrive.

Consignment Sales. Merchandise is furnished to a foreign concern on a deferred payment basis until the concern has sold the products and can reimburse the seller.

Sight Draft. The bill of lading is endorsed by the shipper and sent to the importer's bank with invoice and documents specified by the buyer. The bank received the documents, and as soon as the importer pays the amount of the bank draft, the bank releases the bill of lading to the importer, who can then obtian the shipment.

Time Draft. The importer can obtain possession of the goods upon acceptance of the bank draft and defer payments 30, 60, or more days.

Letter of Credit. Issued by a bank at the importer's request in favor of the exporter. The importer promises to pay the agreed amount of money upon receipt by the bank of certain documents (usually the same requested for a sight draft) within a specified time.

PACKING REQUIREMENTS

Wrap all fragile items individually in paper, two layers thick.

Place three inches of paper on the bottom of the box.

Place larger, heavier items on the bottom of the box.

Cushion well between layers with two inches of paper.

Start packing by placing wrapped items at outside edge of the box. Continue this process by filling towards the center.

Place bowls and platters on their edges, never flat.

If only one item is being packed, place it in the center with cushioning on all sides.

Fill the box to within three inches from the top. Then finish by putting cushioning paper to the top.

Mark FRAGILE on all sides of the box.

A RISK MATRIX FOR INTERNATIONAL TERMS OF PAYMENT

METHOD	USUAL PAYMENT TIME	GOODS AVAILABLE TO BUYER	RISK TO SELLER	RISK TO BUYER
CASH IN ADVANCE	BEFORE SHIPMENT	AFTER PAYMENT	NONE	COMM'L: MUST RELY ON SELLER TO SHIP AS ORDERED POLITICAL: COUNTRY FROM WHICH SHIPMENT IS BEING MADE
LETTERS OF CREDIT CONFIRMED BY BANK	AFTER SHIPMENT- UPON PRESENTATION OF DOCUMENTS TO BANK	SAME	COMM'L: MINIMAL, DEPENDS ON CONFIRMING BANK POLITICAL: COUNTRY OF CONFIRMING BANK	COMM'L: ASSURES SHIPMENT IS MADE BUT RELIES ON INTEGRITY OF SELLER FOR GOODS SHIPPED POLITICAL: NONE
UNCONFIRMED	SAME	SAME	COMM'L: DEPENDS ON OPENING BANK POLITICAL: COUNTRY OF OPENING BANK	SAME
DOCUMENTARY COLLECTION SIGHT DRAFT (DOCUMENTS AGAINST PAYMENT) (D/P, CAD)	ON PRESENTATION OF DRAFT/DOC. TO BUYER	AFTER PAYMENT TO PRESENTING BANK	COMM'L: DEPENDENT ON BUYER TO PAY POLITICAL: COUNTRY OF BUYER	SAME AS ABOVE UNLESS BUYER CAN INSPECT GOODS BEFORE TAKING UP DOCUMENTS
TIME DRAFT (DOCUMENTS AGAINST ACCEPTANCE) (D/A)	AT MATURITY OF DRAFT	BEFORE PAYMENT, BUT AFTER ACCEPTANCE	COMM'L: DEPENDENT ON BUYER TO HONOR DRAFT POLITICAL: COUNTRY OF BUYER	SAME AS ABOVE
OPEN ACCOUNT	AS AGREED BETWEEN BUYER/SELLER- USUALLY BY INVOICE	BEFORE PAYMENT	COMM'L: DEPENDENT ON BUYER TO PAY HIS ACCT. POLITICAL: COUNTRY OF BUYER	NONE

APPENDIX 9

SAMPLE DOCUMENTS

APPLICATION FOR A LETTER OF CREDIT

under Commercial Letter of Credit Agreement and Security Agreement

dated ____________ No. ____________

UNION TRUST COMPANY OF MARYLAND
P.O. Box 1077
Baltimore, Maryland 21203

____
Date

To be advised by ☐ Cable (full details) ☐ Cable (in brief) ☐ Airmail

Gentlemen:

Please issue for our account an irrevocable commercial letter of credit as follows:

Beneficiary _______________________________ (Name and Address)

Aggregate Amount _______________________________ (Words and Figures)

Drafts at ____________ (Tenor) drawn at your option on you or any designated correspondent for ________ per cent of the invoice value of the below described commodity.

DOCUMENTS REQUIRED: Please indicate by check (x)

☐ Commercial invoice in __________ copies.

☐ Special customs invoice in __________ copies.

☐ Insurance certificate / policy covering ☐ Marine & War Risks ☐ All Risks

☐ Other Risks _______________________________ (State Nature)

☐ Other Documents _______________________________

____

☐ Full Set "Clean on Board Under Deck" ocean bills of lading.

☐ Full set "Clean on Board Container" ocean bills of lading.

consigned to order of UNION TRUST COMPANY OF MARYLAND: indicating ☐ freight prepaid ☐ freight collect

Notify _______________________________ (Name and address)

☐ Copy of Air Waybill

☐ Copy of Inland Bill of lading

COMMODITY. (in general terms only) _______________________________

____

To be shipped from: ☐ F.O.B. ____________ (Port of Shipment) to: ☐ C & I ____________ (Destination)

☐ C & F

☐ F.A.S.

☐ CIF

Not later than: _______________________________

☐ Insurance effected by applicant _______________________________ (Underwriter and Policy Number)

☐ Partial shipments not permitted ☐ Partial shipments permitted

☐ Transhipment not permitted ☐ Transhipment permitted

SPECIAL INSTRUCTIONS _______________________________

LATEST NEGOTIATION DATE _______________________________, at our counters.

The negotiating/paying bank must forward all documents by airmail. We warrant to you that the importation of the commodity covered by this credit does not contravene any law or regulation of the United States Government.

Name and address of firm _______________________________

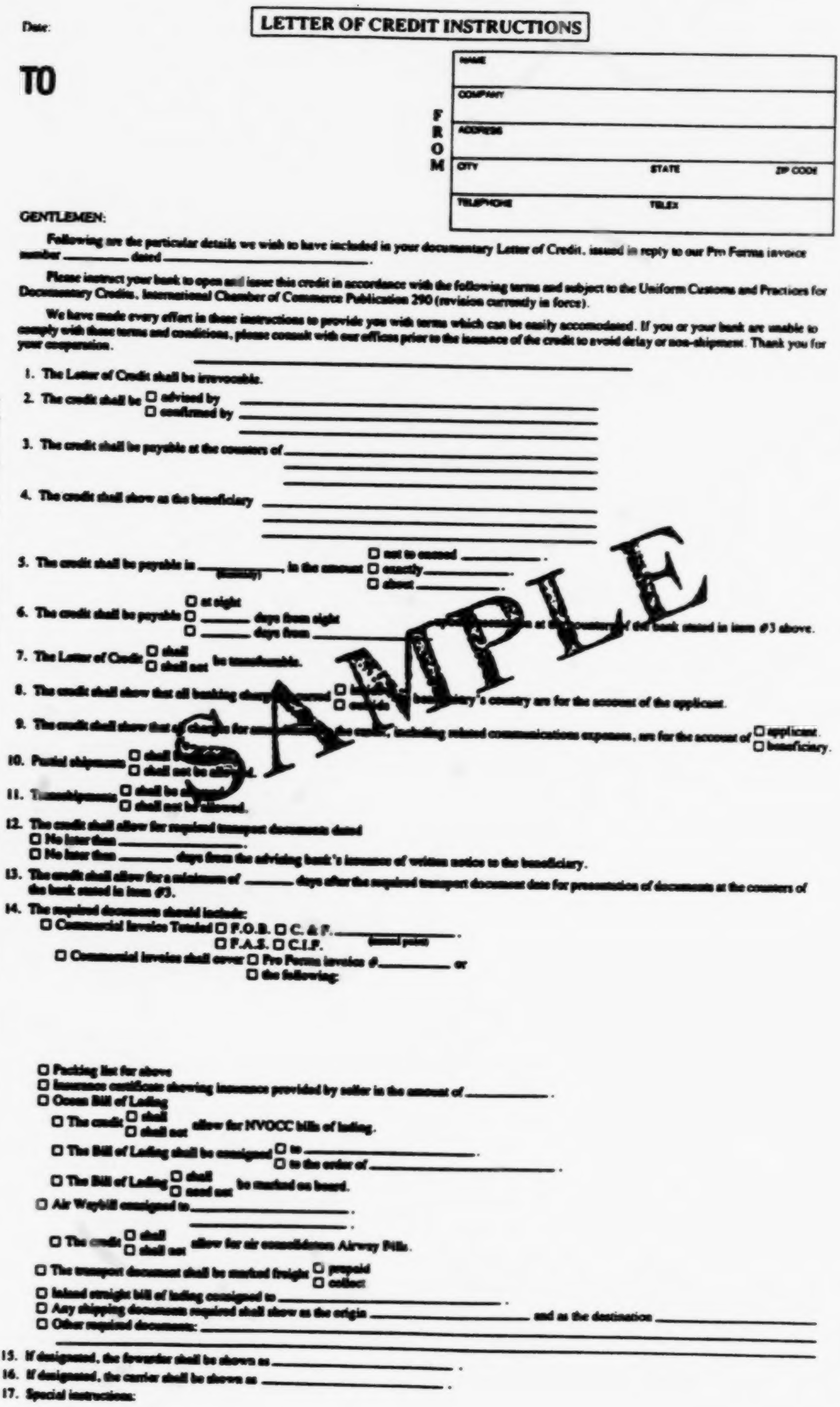
Authorized Signature _______________________________

Account Number _______________________________

FOR BANK USE ONLY:

Authorized Signatures checked by ____________ ☐ under line ☐ offering

Advised through _______________________________



Date:

LETTER OF CREDIT INSTRUCTIONS

TO

FROM

NAME		
COMPANY		
ADDRESS		
CITY	STATE	ZIP CODE
TELEPHONE	TELEX	

GENTLEMEN:

Following are the particular details we wish to have included in your documentary Letter of Credit, issued in reply to our Pro Forma invoice number ________ dated ______________________________.

Please instruct your bank to open and issue this credit in accordance with the following terms and subject to the Uniform Customs and Practices for Documentary Credits, International Chamber of Commerce Publication 290 (revision currently in force).

We have made every effort in these instructions to provide you with terms which can be easily accomodated. If you or your bank are unable to comply with these terms and conditions, please consult with our offices prior to the issuance of the credit to avoid delay or non-shipment. Thank you for your cooperation.

1. The Letter of Credit shall be irrevocable.
2. The credit shall be ☐ advised by ______________________________
   ☐ confirmed by ______________________________
3. The credit shall be payable at the counters of ______________________________
4. The credit shall show as the beneficiary ______________________________
5. The credit shall be payable in ____________ (currency), in the amount ☐ not to exceed ____________. ☐ exactly ____________. ☐ about ____________.
6. The credit shall be payable ☐ at sight ☐ ______ days from sight ☐ ______ days from ____________ [illegible] at the counters of the bank stated in item #3 above.
7. The Letter of Credit ☐ shall ☐ shall not be transferable.
8. The credit shall show that all banking charges incurred ☐ inside ☐ outside the beneficiary's country are for the account of the applicant.
9. The credit shall show that all charges for amendments to the credit, including related communications expenses, are for the account of ☐ applicant. ☐ beneficiary.
10. Partial shipments ☐ shall be allowed. ☐ shall not be allowed.
11. Transshipments ☐ shall be allowed. ☐ shall not be allowed.
12. The credit shall allow for required transport documents dated
    ☐ No later than ____________________.
    ☐ No later than ________ days from the advising bank's issuance of written notice to the beneficiary.
13. The credit shall allow for a minimum of ______ days after the required transport document date for presentation of documents at the counters of the bank stated in item #3.
14. The required documents should include:
    ☐ Commercial Invoice Totaled ☐ F.O.B. ☐ C. & F. ☐ F.A.S. ☐ C.I.F. ____________ (named point).
    ☐ Commercial invoice shall cover ☐ Pro Forma invoice # __________ or ☐ the following:
    ☐ Packing list for above
    ☐ Insurance certificate showing insurance provided by seller in the amount of __________.
    ☐ Ocean Bill of Lading
        ☐ The credit ☐ shall ☐ shall not allow for NVOCC bills of lading.
        ☐ The Bill of Lading shall be consigned ☐ to ____________________. ☐ to the order of ____________________.
        ☐ The Bill of Lading ☐ shall ☐ need not be marked on board.
    ☐ Air Waybill consigned to ____________________.
        ____________________.
        ☐ The credit ☐ shall ☐ shall not allow for air consolidators Airway Bills.
    ☐ The transport document shall be marked freight ☐ prepaid ☐ collect
    ☐ Inland straight bill of lading consigned to ____________________.
    ☐ Any shipping documents required shall show as the origin ____________ and as the destination ____________
    ☐ Other required documents: ______________________________
15. If designated, the forwarder shall be shown as ____________________.
16. If designated, the carrier shall be shown as ____________________.
17. Special instructions:

SAMPLE

Form No. 10-320 Printed and Sold by Unz & Co., 190 Baldwin Ave., Jersey City, N.J. 07306
N.J. (201) 795-5400 Toll Free (800) 631-3098

INVOICE NO.
Factura No.

SOLD TO
Vendido a

DATE
Fecha

CONSIGNED TO
Consignado a

STEAMER
Vapor

SHIPPED BY
Embarcado por

MARKS—Marcas

TERMS
Condiciones

ORDER NO.
Pedido del Cliente No.

NUMBERS NUMEROS	NUMBER OF PKGS CANTIDAD DE BULTOS	KIND OF PACKAGES CLASE DE BULTOS	WEIGHTS IN PESO EN			CONTENTS CONTENIDO	UNIT PRICE PRECIO	VALUE U.S. DOLLARS
			BRUTO	LEGAL	NETO			

SAMPLE

STRAIGHT BILL OF LADING — SHORT FORM — ORIGINAL — NOT NEGOTIABLE

RECEIVED, subject to the classifications and tariffs in effect on the date of the issue of this Bill of Lading, the property described above in apparent good order, except as noted (contents and condition of contents of packages unknown), marked, consigned, and destined as indicated above which said carrier (the word carrier being understood throughout this contract as meaning any person or corporation in possession of the property under the contract) agrees to carry to its usual place of delivery at said destination, if on its route, otherwise to deliver to another carrier on the route to said destination. It is mutually agreed as to each carrier of all or any of said property over all or any portion of said route to destination and as to each party at any time interested in all or any said property, that every service to be performed hereunder shall be subject to all the bill of lading terms and conditions in the governing classification on the date of shipment.

Shipper hereby certifies that he is familiar with all the bill of lading terms and conditions in the governing classification and the said terms and conditions are hereby agreed to by the shipper and accepted for himself and his assigns.

From ____________________

DESIGNATE WITH AN (X)

At ____________________ 19___ BY TRUCK ☐ FREIGHT ☐ Shipper's No. ____________

Carrier ____________________ Agent's No. ____________

(Mail or street address of consignee— For purposes of notification only.)

Consigned to ____________________

Destination ____________ State of ____________ County of ____________

Route ____________________

Delivering Carrier ____________ Vehicle or Car Initial ____________ No. ____________

SAMPLE

No. Packages	Kind of Package, Description of Articles, Special Marks, and Exceptions	*Weight (Sub. to Cor.)	Class or Rate	Check Column
TOTAL PIECES				

Subject to Section 7 of conditions of applicable bill of lading, if this shipment is to be delivered to the consignee without recourse on the consignor, the consignor shall sign the following statement:

The carrier shall not make delivery of this shipment without payment of freight and all other lawful charges.

Per ____________

(Signature of Consignor.)

If charges are to be prepaid, write or stamp here, "To be Prepaid."

Received $ ____________

to apply in prepayment of the charges on the property described hereon.

____

Agent or Cashier

Per ____________

(The signature here acknowledges only the amount prepaid.)

Charges Advanced

____

C.O.D. SHIPMENT

Prepaid ☐

Collect ☐ $ ____________

Collection Fee ____________

Total Charges ____________

"If the shipment moves between two ports by a carrier by water, the law requires that the bill of lading shall state whether it is "Carrier's or Shipper's weight."

†Shipper's imprint in lieu of stamp; not a part of bill of lading approved by the Department of Transportation.

NOTE—Where the rate is dependent on value, shippers are required to state specifically in writing the agreed or declared value of the property.

THIS SHIPMENT IS CORRECTLY DESCRIBED. CORRECT WEIGHT IS

____________ LBS.

Subject to verification by the Respective Weighing and Inspection Bureau According to Agreement.

Per ____________

†"The fibre containers used for this shipment conform to the specifications set forth in the box maker's certificate thereon, and all other requirements of Rule 41 of the Uniform Freight Classification and Rule 5 of the National Motor Freight Classification." †Shipper's imprint in lieu of stamp; not a part of bill of lading approved by the Interstate Commerce Commission.

If lower charges result, the agreed or declared value of the within described containers is hereby specifically stated to be not exceeding 50 cents per pound per article.

____________ Shipper, Per

____________ Agent, Per ____________

Permanent post-office address of shipper

This is to certify that the above-named materials are properly classified, described, packaged, marked and labeled and are in proper condition for transportation according to the applicable regulations of the Department of Transportation.

____________ SIGNATURE

1

Form No. [illegible]

Form No. [illegible]- Printed and Sold by Uns & Co., Division of Scott Printing Corp., 190 Baldwin Ave., Jersey City, N.J. 07306—N.J. (201) 795-5400 / N.Y. (212) 344-2270
Toll Free (800) 631-3098

PACKING LIST

....19.....
Place and Date of Shipment

To

Gentlemen:

Under your Order No...the material listed bel

was shipped via

To

Shipment consists of:	Marks
..............Cases..............Packages	
..............Crates..............Cartons	
..............Bbls..............Drums	
..............Reels....................................	

*LEGAL WEIGHT IS WEIGHT OF ARTICLE PLUS PAPER, BOX, BOTTLE, O[illegible]NTAINING THE A[illegible]LE AS U[illegible]ALLY CARRIED IN STOCK.

PACKAGE NUMBER	WEIGHTS IN LBS. or KILOS			DIMENSIONS			QUANTITY	CLEARLY STATE CONTENTS OF EACH PACKAGE
	GROSS WEIGHT EACH	*LEGAL WEIGHT EACH	NET WEIGHT EACH	HEIGHT	WIDTH	LENGTH		

SAMPLE

Standard Import Contract

Buyer's Copy — Contract # **Date**

Buyer's Name and Address

Seller's Name and Address

Terms & Conditions — are stated below and on back of Contract.

Product & Description

Quantity

Packing

Price

Terms

Shipment

Insurance

Remarks

1. TERMS AND CONDITIONS

For the protection of all parties it is agreed that this contract, both front and back, contains the entire agreement between the parties and that there are no promises, terms, conditions or obligations and no warranties or representations, other than those contained in this contract or otherwise required by applicable law.

2. LIABILITY

The merchandise travels at Buyer's risk unless otherwise specified. The Seller is not responsible for loss or damages resulting from loss of merchandise at sea, or failure to make shipment within the specified time or at all, when such failure is due to fire, strike, boycott, flood, earthquake, windstorm, war, riot or revolution, government restriction or prohibition.

3. SHIPMENT

Immediate shipment shall mean shipment within ten (10) days from the date of this contract. Prompt shipment shall mean shipment within twenty-one (21) days from the date of this contract. If the Seller fails to make shipment within the agreed period of time because of any of the contingencies specified in paragraph two (2) above, he shall notify the Buyer at once and then the shipping period required by this contract is automatically extended one month. If Seller fails to make shipment within the one month extension period he shall notify the buyer within the following five days. In the event the Buyer intends to make claims for damages, he shall immediately present an itemized written statement of such damages to the Seller or the Seller's Agent and the Seller or his Agent shall then immediately notify the Buyer whether the claim is allowed or disallowed.

4. PARTIAL DELIVERY-SEVERABILITY

When right to partial shipment exists, this contract is severable as to each shipment, and non-delivery, delayed delivery, or non-conformity with contract requirements of any part shall not affect Buyer's obligations to accept and pay for any other part, which acceptance and payment shall be without prejudice.

5. CHANGES IN DUTY AND/OR FREIGHT RATES

Any changes, after date of this contract, in rate of duty, United States Import taxes, or valuations by United States Customs, shall be for the account of the Buyer unless otherwise specified. Any changes in freight rates between contract date and bill of lading date shall be for the account of the Buyer when merchandise is purchased on an FOB basis or shall be for the account of the Seller when merchandise is sold on a C&F or CIF basis.

6. BUYER'S FINANCIAL RESPONSIBILITY

If the Buyer owes the Seller any overdue amount at the time of delivery against this contract, or if the Buyer has breached the contract on previous deliveries, or if the Buyer's credit has been impaired, the Seller has the following options, after giving the Buyer ten (10) days notice by cable or telegram (1) to make shipments cash against documents, and the Buyer shall be bound to pay for them that way; or (2) to consider any undelivered portion of the contract as automatically cancelled; or (3) to sell any merchandise still due in the open market, crediting or debiting the Buyer with the difference between the net price thus realized and the price set in this contract. When the Seller desires to take advantage of these remedies, the Buyer shall have the right to establish an irrevocable Letter of Credit, and in such case the Seller shall have no right to these remedies.

Should the Buyer fail to order out the merchandise within the specified time, the Seller shall have the right to effect shipment on the first available vessel.

7. DEFAULT IN ACCEPTANCE OF GOODS

In case of default in acceptance of the merchandise by the Buyer, the Seller is authorized to sell it or authorize others to sell it even though it may bear the trade marks or the trade name of the Buyer.

8. INSURANCE

Buyer agrees to obtain an open policy or such other form of insurance to protect himself on shipments made, whether advices thereon are received or not. In cases where Seller is required by the terms of this agreement to provide insurance it shall be for 110% of the C&F value and for all risks including war risk insurance.

9. RESPONSIBILITY IN DELAYS

Seller does not assume any responsibility for delay in the arrival of documents nor for delay or failure of advice of shipment to reach Buyer in time to cover insurance.

10. ARBITRATION

Any controversy or claim arising out of or relating to this contract or breach thereof, or any controversy between a party hereto and the broker or agent solely relating to the payment of brokerage or commission, shall be settled by arbitration in New York, N.Y., by the Association of Food Industries, Inc., in accordance with its rules, and judgment may be entered upon the award.

Each party to this contract consents that any papers, notices or process necessary or proper for the institution or continuation of an arbitration proceeding or for the confirmation of an award and entry of judgment may be served upon such party (1) by registered or certified mail addressed to such party's last known address or (2) by personal service; or (3) where a party to a controversy is not located in the United States, by certified mail or personal service upon his Agent or Broker through whom this contract is made.

11. DETENTION

Merchandise is sold subject to inspection and/or passing by the U.S. Food and Drug Administration, or by any other United States Government Department, Bureau or Agency with jurisdiction over it. Should the merchandise or any part of it be detained at the Port of Customs Entry by the United States Government and not eventually released for entry after reasonable efforts have been made by the Buyer to remove such detention, it is understood that the Seller is not required to make a replacement of the merchandise and that this contract in regard to the detained and unreleased merchandise shall then become void and the Seller shall be released of all responsibility and liability except that he must refund the purchase price, if paid, plus freight charges, insurance and other expenses necessarily incurred by the Buyer in connection with the transaction.

12. RESPONSIBILITY OF AGENT OR BROKER

No agent or broker or any party to this contract shall be liable for any damages resulting from or by reason of mistake or delay by any communications company in transmitting any message in connection with this transaction, whether prior or subsequent to the making of this contract.

13. CANCELLATION OR MODIFICATION

This contract cannot be cancelled or modified except in writing signed by all parties hereto or their duly authorized agents.

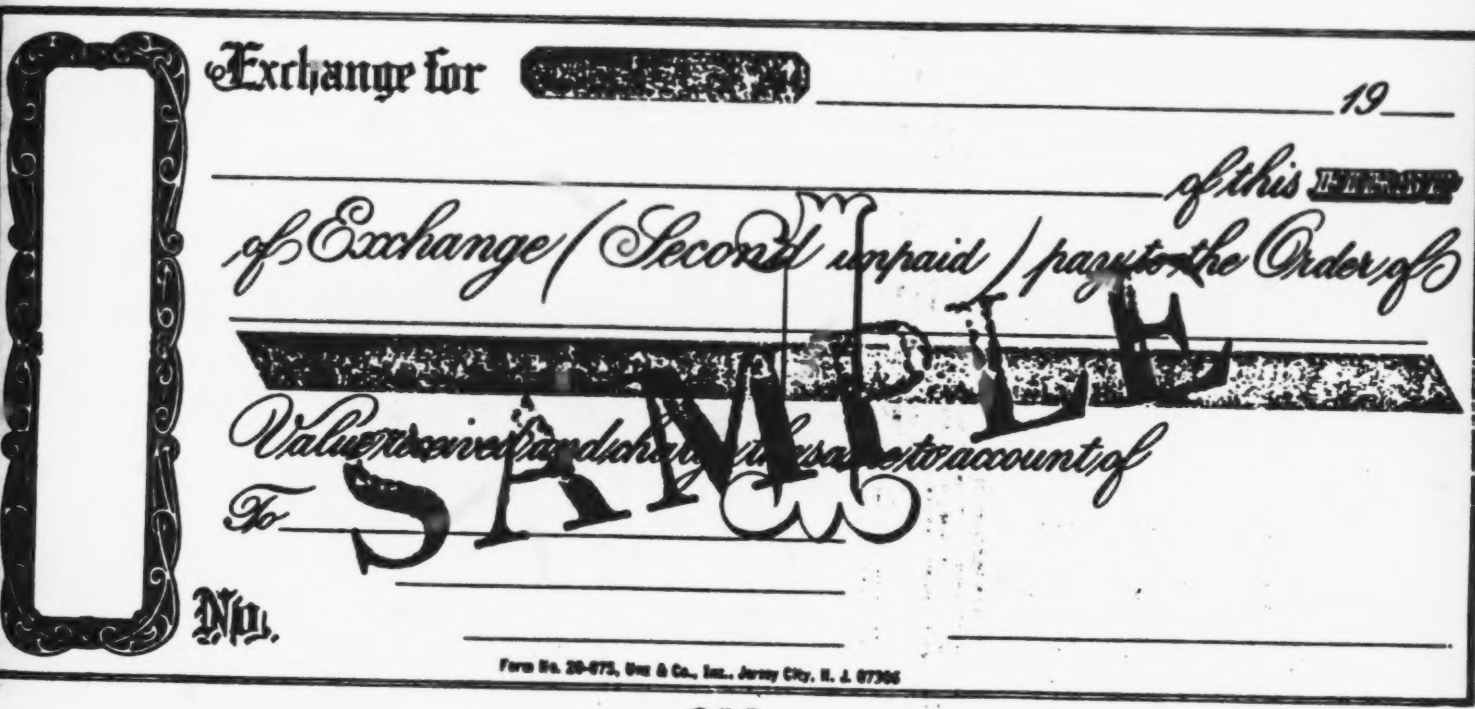
________________________ Buyer ________________________ Broker

By ________________________ By ________________________
As Selling Agent For

________________________ Seller

By ________________________

BILL OF EXCHANGE



Exchange for ______________ 19__

______________ of this FIRST

of Exchange (Second unpaid) pay to the Order of

Value received and charge the same to account of

To ______________

No.

SAMPLE

Form No. 20-073, Unz & Co., Inc., Jersey City, N. J. 07306

TATES CUSTOMS SERVICE
C. 1481, 1482, 1484

(Use separate invoice for purchased and non-purchased goods.)

Form Approved
O.M.B. No. 48-RO 342

1. SELLER

ARCHANA HANDICRAFTS
FLAT 22, ANSARI MARKET, DARYAGANJ
POST BOX 7105
NEW DELHI - 110002
INDIA

2. DOCUMENT NR.*

3. INVOICE NR. AND DATE*
355
June 1, 1982.

4. REFERENCE*

5. CONSIGNEE

Self-Help Crafts
MCC
21 South 12th Street
Akron, Pa. 17501
USA

6. BUYER (If other than consignee)

N/A

7. ORIGIN OF GOODS
INDIA

8. NOTIFY PARTY*

M/s. Morris Friedman
320 Walnut Street
Philadelphia, Pa. 19106
U S A

9. TERMS OF SALE, PAYMENT AND DISCOUNT

FOB

10. ADDITIONAL TRANSPORTATION INFORMATION*

By Sea
Bombay to Philadelphia
B/L Number:

11. CURRENCY USED
Indian Rupees

12. EXCH. RATE (If fixed or agreed)

13. DATE ORDER ACCEPTED

14. MARKS AND NUMBERS ON SHIPPING PACKAGES	15. NUMBER OF PACKAGES	16. FULL DESCRIPTION OF GOODS	17. QUANTITY	UNIT PRICE 18. Home Market	UNIT PRICE 19. Invoice	20. INVOICE TOTALS
S H C PHILADELPHIA CASE NUMBERS SHC-1 to SHC-8.	8 Cases.	Artistic Handicrafts of Bone & Soap Stone	As per Invoice Number 355			IN RS 50,249.45
		INVOICE TOTAL FOB IN RS				50,249.45

21. ☐ If the production of these goods involved furnishing goods or services to the seller (e.g., assists such as dies, molds, tools, engineering work) and the value is not included in the invoice price check box (21) and explain below.

22. PACKING COSTS	X X X
23. OCEAN OR INTERNATIONAL FREIGHT	To pay.
24. DOMESTIC FREIGHT CHARGES	X X X
25. INSURANCE COSTS	X X X
26. OTHER COSTS (Specify Below)	X X X

27. DECLARATION OF SELLER/SHIPPER (OR AGENT)

I declare:

(A) ☐ If there are any rebates, drawbacks or bounties allowed upon the exportation of goods, I have checked box (A) and itemized separately below.

(B) ☐ If the goods were not sold, or agreed to be sold, I have checked box (B) and have indicated in column 19 the price I would be willing to receive.

I further declare that there is no other invoice differing from this one (unless otherwise described below) and that all statements contained in this invoice and declaration are true and correct.

(C) SIGNATURE OF SELLER/SHIPPER (OR AGENT)

28. SPACE FOR CONTINUING ANSWERS

* Not necessary for U.S. Customs purposes

Use of invoice required generally if rate of duty based upon or regulated by value of goods & purchase price or value of shipment exceeds $500, otherwise use commercial invoice.

Customs Form 5515 (12-20-76)

Price: 0-30 Paise L.S. Tax Extra

A.P. 26-1-82 Jain Book Agency, New Delhi. Phones : 350806, 381663, 40461 Telex : ND—4127

CERTIFICATE OF ORIGIN

The undersigned --
(Owner or Agent, or &c)

for -- declares
(Name and Address of Shipper)

that the following mentioned goods shipped on S/S --
(Name of Ship)

on the date of ------------------------ consigned to --

-- are the product of the United States of America.

MARKS AND NUMBERS	NO. OF PKGS., BOXES OR CASES	WEIGHT IN KILOS		DESCRIPTION
		GROSS	NET	

SAMPLE

Sworn to before me

Dated at ------------- on the ------- day of ------- 19 -----

this ------------ day of ------------ 19 -----

(Signature of Owner or Agent)

The --------------------------------------, a recognized Chamber of Commerce under the laws of the State of

----------------------------------, has examined the manufacturer's invoice or shipper's affidavit concerning the origin of the merchandise and, according to the best of its knowledge and belief, finds that the products named originated in the United States of North America.

Secretary --

Form 10-000 and 10-009 (Carbonized) - Printed and Sold by Unz & Co., 190 Baldwin Ave., Jersey City, N.J. 07306
N.J. (201) 795-5400 Toll Free (800) 631-3098

Botswanacraft Marketing Company,
P.O. Box 486,
GABORONE.
BOTSWANA.

GENERALISED SYSTEM OF PREFERENCES

CERTIFICATE OF ORIGIN

(Combined declaration and certificate)

FORM A

Issued in BOTSWANA
(country)

2. Goods consigned to (Consignee's name, address, country)

Serrv Self- Help Handicrafts,
New Windsor Service Center,
New Windsor,
MARYLAND 21776, U.S.A.

3. Means of transport and route (as far as known)

SURFACE PARCEL POST

4. For official use

BOTSWANA
CUSTOMS AND EXCISE
22 JUN. 82 110036
GABORONE

5. Item number	6. Marks and numbers of packages	7. Number and kind of packages, description of goods	8. Origin criterion (see Notes overleaf)	9. Gross weight or other quantity	10. Number and date of invoices
457	ADD	GRASS BASKETS	P		

11. Certification

It is hereby certified, on the basis of control carried out, that the declaration by the exporter is correct.

STANDARD
EXCISE

Place and date, signature and stamp of certifying authority

12. Declaration by the exporter

The undersigned hereby declares that the above details and statements are correct, that all the goods were produced in

BOTSWANA
(country)

and that they comply with the origin requirements specified for those goods in the Generalised System of Preferences for goods exported to

U.S.A.
(importing country)

BOTSWANACRAFT
MARKETING Co. (PTY) LTD.
P.O. BOX 486,
GABORONE BOTSWANA

Place and date, signature of authorised signatory

NOTES

1 Countries which accept this form for the purposes of the Generalised System of Preferences (GSP)

Australia*	Norway	European Economic Community	Ireland
Austria	Sweden	Belgium	Italy
Canada	Switzerland	Denmark	Luxembourg
Finland	United States of America	France	Netherlands
Japan		Federal Republic of Germany	United Kingdom

Details of the rules governing admission to GSP in these countries are obtainable from the Customs authorities there. The main elements of the rules are indicated in the following paragraphs.

2 Conditions. The main conditions for admission to preference are that goods sent to any of the countries listed above

(i) must fall within a description of goods eligible for preference in the country of destination, and

(ii) must comply with the consignment conditions specified by the country of destination. In general, goods must be consigned direct from the country of exportation to the country of destination, but in most cases passage through one or more intermediate countries, with or without transhipment, is accepted provided that at the time they are exported the goods are clearly intended for the declared country of destination and that any intermediate transit, transhipment or temporary warehousing arises only from the requirements of transportation, and

(iii) must comply with the origin criteria specified for those goods by the country of destination. A summary indication of the rules generally applicable is given in paragraphs 3 and 4.

3 Origin Criteria. For exports to the above-mentioned countries, with the exception of Australia*, Canada and the USA, the position is that either

(i) the goods shall be wholly produced in the country of exportation, that is, they should fall within a description of goods which is accepted as "wholly produced" under the rules prescribed by the country of destination concerned, or

(ii) alternatively, if the goods are manufactured wholly or partly from materials or components imported into the country of exportation or of undetermined origin, these materials or components must have undergone a substantial transformation there into a different product. It is important to note that all materials and components which cannot be shown to be of that country's origin must be treated as if they were imported. Usually the transformation must be such as to lead to the exported goods being classified under a Customs Co-operation Council Nomenclature Tariff heading other than that relating to any of the above materials or components used. In addition, special rules are prescribed for various classes of goods in Lists A and B of certain countries' rules of origin and other subsidiary provisions and these should be carefully studied.

If the goods qualify under the above criteria, the exporter must indicate in Box 8 of the form the origin criteria on the basis of which he claims that his goods qualify for the GSP, in the manner shown in the following table:

Circumstances of production or manufacture in the first country named in Box 12 of the form	Insert in Box 8
(a) Goods worked upon but not wholly produced in the exporting country which were produced in conformity with the principles of para. 3 (ii) which fall under a CCC Nomenclature tariff heading specified in Column 1 of List A and which satisfy any conditions in Columns 3 and 4 of List A which are relevant to those goods	"A" followed by the Customs Co-operation Council Nomenclature heading number of the exported goods example "A" 74.07
(b) Goods worked upon but not wholly produced in the exporting country which fall within an item in Column 1 of List B and which comply with the provisions of that item	"B" followed by the Customs Co-operation Council Nomenclature heading number of the exported goods example "B" 73.15
(c) Goods worked upon but not wholly produced in the exporting country which were produced in conformity with principles of para. 3 (ii) which are not specifically referred to in List A and which do not contravene a general provision of List A	"X" followed by the Customs Co-operation Council Nomenclature heading number of exported goods example "X" 98.02
(d) Goods wholly produced in the country of exportation (see para. 3 (i) above)	"P"

NOTE: "List A" and "List B" refer to the lists of qualifying processes specified by the countries of importation concerned.

4 Origin criteria for exports to Canada and the United States of America. For export to these two countries the position is that either

(i) the goods shall be wholly produced in the country of exportation, that is, they should fall within a description of goods which is accepted as "wholly produced" under the rules prescribed by the country of destination concerned, or

(ii) alternatively, if the goods are manufactured wholly or partly from materials or components imported into the country of exportation or of undetermined origin, those materials or components must have undergone a substantial transformation there into a different product. It is important to note that all materials and components which cannot be shown to be of that country's origin must be treated as if they were imported.

(a) In the case of Canada the value of such materials and components (excluding any that are of Canadian origin) must not exceed 40 per cent of the ex-factory price of the exported article.

(b) In the case of the United States the cost or value of materials produced in the beneficiary country plus the direct cost of processing performed there should not be less than 35 per cent for single countries, or 50 per cent when an association of countries is treated as one country, of the appraised value of such article at the time of its entry into the U.S. Materials imported into the beneficiary country and then substantially transformed into constituent materials of which the eligible article is composed may be included in calculating the minimum percentages. The phrase "direct cost of processing" includes costs directly incurred or reasonably allocated to the processing, such as all actual labor costs, dies, moulds, tooling and depreciation, research and development, inspection and testing, but does not include business overhead, administrative expenses and salaries, or profit.

If the goods qualify under the above criteria, the exporter must indicate in Box 8 of the form the origin criteria on the basis of which he claims that his goods qualify for the GSP, in the manner shown in the following table:

Countries Applicable	Circumstances of production or manufacture in the first country named in Box 12 of the form	Insert in Box 8
Canada and United States	(a) Goods wholly produced in the country of exportation (see para. 4 (i) above)	"P"
Canada	(b) Goods which are covered by the value added rule described in para. 4 (ii) (a) above	"Y" followed by the value of materials and components imported (excluding any that are of Canadian origin) or of undetermined origin, expressed as a percentage of the ex-factory price of the exported goods example "Y" 38%
United States	(c) Goods which are covered by the value added rule described in para. 4 (ii) (b) above	For single country shipments insert "Y" or for shipments from an association of countries "Z", followed by the sum of the cost or value of the materials and the direct cost of processing, expressed as a percentage of the ex-factory price of the exported goods example "Y" 38% or "Z" 52%

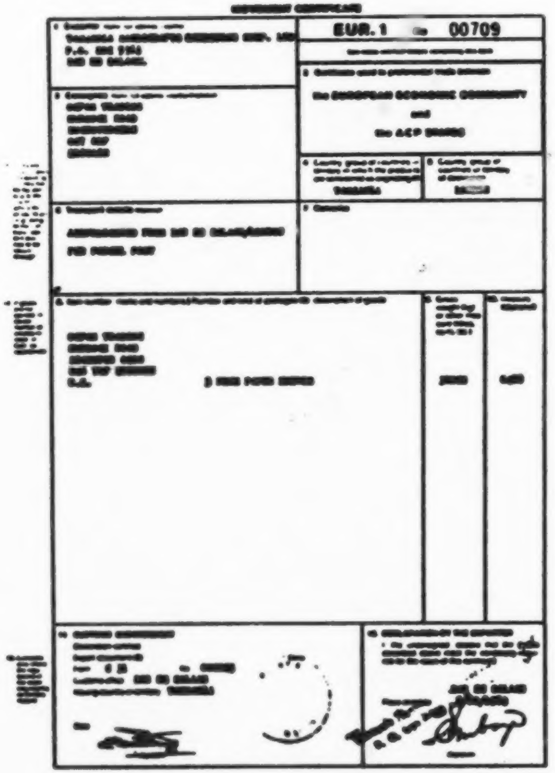
5 Each article must qualify. It should be noted that all the goods in a consignment must qualify separately in their own right. This is of particular relevance when similar articles of different sizes or spare parts are sent.

6 Description of goods. The description of goods must be sufficiently detailed to enable the goods to be identified by the Customs Officer examining them.

* For Australia, main requirement is exporter's declaration on normal commercial invoice. Form A is an acceptable alternative, but official certification is not required. Direct consignment is not necessary.

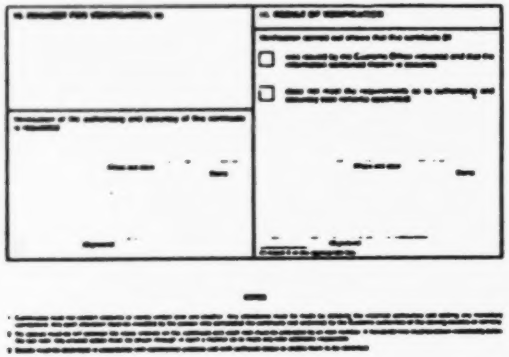
EUR1 CERTIFICATE

Below is an example of a Certificate (blanks of which are obtainable from appropriate authorities in developing countries) and how to fill it in. Blank copies can also be purchased from the printers whose name appears at the foot of next page.



EUR.1 00709

(reverse of EUR1 Certificate)



Appendix 10

Peace Corps Resources

Peace Corps' Information Collection and Exchange (ICE) office maintains a collection of technical information on a variety of development topics, including small business and, specifically, crafts development and marketing. ICE can provide both technical publications and research to support crafts efforts. Copies of the many publications ICE provides and catalogs of ICE resources should be available at the in-country Peace Corps offices. Materials are also available on request directly from ICE to both Volunteers and host country groups.

Specific ICE manuals that may be useful to a crafts project are:

SB-06	Handcraft Exporting as a Peace Corps Activity: Guidelines from the International Workshop of Third World Producers and Alternative Marketing Organizations
B-23B	Accounting for the Microbusiness - A Teaching Manual
M-14	Guidelines for Management Consulting Programs
M-34	Resources for Development
R-36	Remote Areas Development Manual
R-14	Guidelines for Development of a Home Industry
M-21	Peace Corps Literacy Handbook
P-5	Cooperatives
In Process	Supporting Women's Enterprise Development
SB056	Art in the Eastern Caribbean Describes how Peace Corps program in Antigua developed crafts efforts into small business. Researched quality materials, trained artisans, who developed quality crafts, improved marketing. Crafts described (with additional references for each) include screen printing, jewelry making, calligraphy, batik, carving, and dollmaking.

In addition, ICE can supply some publications described in the bibliography to volunteers for their own work.

The address for ICE is:

Information Collection and Exchange
Peace Corps
Room M-701
806 Connecticut Avenue, N.W.
Washington, D.C. 20526
U.S.A.

Bibliography

The following studies can be ordered free, citing serial number (if available) and title from:

AID Development Document Information Handling Facility
7222 47th Street
Chevy Chase, Maryland 20815
Attention: User Services

Brown, Jason. Small-Scale Bank Lending in Developing Countries. (PN-AAR 974). Washington, D.C.: U.S. Agency for International Development, 1984.

Chalden, Jack H.; Robinson, A. J.; and Lochbridge, Edwin. Summary Report: Atlanta Market Center Gift Handicraft Project in Six Caribbean Basin Countries. Washington: U.S. Agency for International Development, 1984.

Farbman, Michael, ed. The Pisces Studies: Assisting the Smallest Activities of the Urban Poor. (PN AAK-473). Washington, D.C.: U.S. Agency for International Development. (Also available from ICE).

This report focusses on programs of direct assistance to the smallest businesses in the private sector where capital for start-up is minimal. It is a study of ways to help people who, because of their inability to raise capital, cannot move beyond a certain income and living standard.

Income Generation for Rural Women: A Training Workshop. (AAN 124). Washington, D.C.: U.S. Agency for International Development, 1981.

This is a report on a training workshop given in Jamaica for rural women in Latin America and the Caribbean to improve their income earning abilities.

Gonzales, Carl G. Final Report on the Artisans Project in Colombia. Washington, D.C.: AID, 1967.

International Directory of Women's Development Organizations. Washington: U.S. Agency for International Development, 1979. (Also available from ICE).

Compilation of women's professional business and social groups. There are resources for involving all citizens in the development process.

Ramsay, Caroline. Botswanacraft and the U.S. Market. Washington, D.C.: AID, 1982.

Books and Periodicals

Allal, M. and Chuta, E. Cottage Industries and Handicrafts: Some Guidelines for Promotion. Geneva: International Labor Office, 1982. $11.40. Available from: International Labor Office, 1750 Pennsylvania Avenue, Washington, D.C. 20005. Also available from ICE.

This book draws on the experience of various international agencies with special emphasis on the International Labor Office. Its guidelines for employment promotion highlight not only the importance of very small enterprise but also the constraints faced by planners, policy makers, various promotional institutions, researchers, project designers, and managers in tackling the unusual needs and circumstances of these production units. Although the book focusses on small, traditional activities, it addresses the needs of modern small and medium size industries.

Boynes, Wynta; Lowenstein, Florence; McLanahan, Roger, editors. U.S. Nonprofit Organization in Development Assistance Abroad. New York: Technical Assistance Clearinghouse, 1983. $24.40. Available from: ICE.

This is a directory of 497 organizations of which 189 are voluntary. It includes 14 foundations, 207 religious organizations, 87 other non-profit organizations, including professional and membership organizations; affiliates and branches of business, labor, and cooperative sectors; and organizations supported by foundation and public agencies.

Cash Flow/Cash Management. San Francisco: Small Business Reporter (Bank of America, Department 3120, Post Office Box 37000, San Francisco, California 94137), 1984. $1.50. Also available through ICE.

Stresses the importance for small business to maintain effective cash management systems in order to achieve financial stability. Discusses the major elements involved in cash management such as: planning essential cash supply, controlling cash flow, and investing surplus cash. Explains how these functions must be coordinated in order to insure optimal performance.

Clark. Leta. How to Make Money with Your Crafts. New York: William Morrow, 1973. $2.95. Available from: bookstores.

This book helps the non-professional craftsperson to bridge the gap between crafts as past-time (or custom) and business.

Czinkota, Michael; and Tasar, George, editors. Export Management: An International Context. New York: Praeger Publishers, 1982.

Dembitzer, Benny. Marketing Handicrafts from Developing Countries. Bonn, Germany: Formular-Verlag Purscke and Hensel, 1983.

This book concentrates on many facets of Third World crafts. While it discusses organizing and business practices its emphasis is on the market (primarily export) and its structure, rules, and methods of operation. Much information concerns effective ways of reaching the market and the steps in the marketing chain.

Dichter, David; and Wadlow, Rene. Third World Producer's Guide to Alternative Marketing: Ten Steps to Developing New Channels of Trade. Somerset, England: Global Village Print and Graphics, 1976.

Financial Records for Small Business. San Francisco: Small Business Reporter (Bank of America, Department 3120, Post Office Box 37000, San Francisco, California 94137), 1984. $3.00 Also available through ICE.

Detailed yet simple overview of the basic components of a business accounting system. Describes accounting and record keeping procedures, as well as financial statements, budget reports, forecasts, and worksheets. Provides a glossary of key terms and an index of sources for further information on accounting and related subjects.

Dodd, Gerard; Gasabaronne, Marcia; Haynes, Ann; Lovett, Melinda; Novin, Paul; Spengle, Carol. Basic Finance, Basic Marketing, The Business Plan, The Business Review. Pittsfield, Maine: Accion/Micro-Enterprise Development, 1981.

Grierson, John; Harper, Malcolm; Lenz, Donald. Helping Small Business. Washington: Partnership for Productivity, 1984. $15. Available from PFP, 2001 S Street, N.W., Washington, D.C. 20005

Gift Stores. San Francisco: Small Business Reporters (Bank of America, Department 3120, Post Office Box 37000, San Francisco, California 94132), 1980. $3.00. Also available through ICE.

Discussed the particular characteristics of gift stores as small or large enterprises, and provides ample information on the basic steps toward establishing, managing, and financing such a business. Pays special attention to the vulnerability of the gift-selling industry to seasonal changes in consumer habits, and to the effects of regular business cycles. Also discusses advertising and promotion, and mail order sales.

The Handcrafts Business. San Francisco: Small Business Reporters (Bank of America, Department 3120, Post Office Box 37000, San Francisco, California 94137), 1984. $3.00. Also available through ICE.

Basic guide to establishing a handcrafts business, and managing its production, marketing, pricing and commercial outlets. Suggests strategies for expansion from home-based enterprises to cooperatives or retail stores. Gives tips on keeping records and using advertising, and includes a list of information sources on craft industries.

Harper, Malcolm. Consultancy for Small Businesses. London, England: Intermediate Technology Publications, 1977. $15.00. Available from: ICE and Intermediate Technology of North America, Post Office Box 337, Croton-on-Hudson, New York.

This is written for those involved in the promotion and development of small enterprises. The objective is to enable the reader to understand what the system can do and if it can be useful in a given country. The manual provides material necessary for identifying the needs of any particular group and for selecting, training, and managing field staff. The system described is a way of conveying intermediate management to small enterprises. Topics include how to calculate costs and selling prices, how to sell their products, and, generally how to run a successful, profitable enterprise.

Hull, Galen. A Small Business Agenda. Lanham, Maryland: University Press of America, Inc., 1986: $9.25. 4720 Boston Way, Lanham, Maryland 20706.

This book on small business trends and developments in Third World countries provided an overview of the global economy, traces historical notions of entrepreneurship, and examines how to more equitably distribute the world's resources within and among countries. The book describes wholesaling capital for small enterprises, channeling blocked funds of multinational corporations toward development goals, and creating an international proverty bank.

Jackelen, Henry. Manual for Commercial Analysis of Small Scale Projects. Washington: Appropriate Technology International, 1983.

Kindervatter, Suzanne. Women Working Together. Washington: Overseas Education Fund, 1983. $10.00. Available from: ICE and Overseas Education Fund, 2101 L Street, N.W., Washington, D.C. 20073

This is a handbook for training women to help themselves. It is designed to give women skills for personal, economic and community development.

Lassen, Cheryl; Traone, Richard; Brown, Alex; Walton, Joshua. Credit and Enterprise Development Training That Reach the Small Producer Majority in Burkina Faso. Washington: Partnership for Productivity, 1985. $12.00. Available from: PFP, 2001 S Street, N.W., Washington, D.C. 20009

This evaluates at midpoint a five year program sponsored by Partnership for Productivity under contract to the Agency for International Development to support small producers in eastern Burkina Faso.

Lucie-Smith, Edward. The Story of Craft: The Craftman's Role in Society. Ithaca, New York: Cornell University Press, 1981. $15.50. Available from: Maryland Book Exchange, 4500 College Avenue, College Park, Maryland 20240.

This is a fascinating history of crafts from prehistoric to modern times with discussion of current craft and market trends and excellent photographs.

Marketing: What It Is and Why It's Important for Women. The Tribune. Newsletter 31. New York: International Women's Tribune Center, 1985. Available from International Women's Tribune Center, 305 East 46th Street, New York, NY 10010

Seeds. New York: Carnegie Corporation, Ford Foundation, Oxfam-America, Population Council, Rockefeller Foundation, and Women in Development Office, Agency for International Development. (Pamphlet series to meet requests for information about innovative and practical program ideas developed for and by low-income women.) Seeds, Post Office Box 3923, Grand Central Station, New York, NY 10163. Also available through ICE.

Chen, Marty. "Developing Non-Craft Employment for Women in Bangladesh", Seeds, Volume 7.

Dhamja, Jarleen. "Women and Handicrafts: Myth and Reality", Seeds, Volume 4. Free. Available from: ICE and Seeds, Post Office Box 3923, Grand Central Station, New York, NY 10163.

Small Enterprise: Development Assistance Abroad. New York: Technical Assistance Information Clearinghouse, 1982. $24.50. Available from: Interaction, 200 Park Avenue South, New York, NY 10003.

This book lists 91 U.S. non-profit organizations which are involved in small enterprise development assistance programs abroad. The report covers a full range of activities and services related to small enterprise development, cooperative credit unions, loans, and many crafts-specific efforts.

Steps to Starting a Business. San Francisco: Small Business Reporter (Bank of America, Department 3120, Post Office Box 37000, San Francisco, California 94137), 1984. $3.00. Also available through ICE.

Discusses planning and establishment of a new business. Traces main steps in transforming the entrepreneur's idea into a concrete plan of action. Covers many areas such as financing, licensing, promotion, management, and financial projections.

Svendsen, Dian; and Wijetilleke, Sujatha. Navamaga: Training Activities for Group Building, Health, and Income Generation. Washington and Colombo, Sri Lanka: Overseas Education Fund and Women's Bureau of Sri Lanka, 1983. Also available through ICE.

Understanding Your Cooperative. Washington: U.S. Department of Agriculture, 1983.

Women and Small Business. Bound volume of updated versions of International Women's Tribune Center (IWTC) Newsletters: Women, Money, and Credit; Women Making Money; Technology and Small Business; Women and Marketing. New York: IWTC, 1985. $8.00. Available from: IWTC, 305 East 46th Street, New York, NY 10017.

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Computers and Crafts: A Practical Guide. New York: American Council for the Arts, 1983. $9.45.

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Edwards, Steven. *The Art of Working with Leather*. Radnor, Pennsylvania: Chilton, 1975. $5.95 P.

Erickson, *Block Printing on Textiles*. New York: Watson. Guptill, 1979.

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Genfane and Taltsch. *How to Start Your Own Crafts Business*. New York: Waston and Guptill, 1974. $7.95 HB.

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Lewis, Diehl and Loh, May. Patternless Fashions. Washington, D.C.: Acropolis Books, 1981. Available free through ICE to all Peace Corps Volunteers and staff working in related projects. $8.95.

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Meilach, Dona Z. Basketry Today. New York: Crown, 1979. $7.95 P.

Nelson, Glenn C. Ceramics: A Potter's Handbook. New York: Holt, Rinehart, and Winston, 1984. $20.95. Also available through ICE.

A basic how-to manual for the beginning and intermediate potter as well as reference source for the more sophisticated craftsperson. Discusses the origin, composition and types of clay. Explains both hand building and wheel techniques, with step-by-step photos to illustrate each process. Covers glazing, from simple to complex techniques. Includes details on kilns, kiln materials and kiln construction. Also provides recipes, practical and technical information, a bibliography and glossary.

Newman, Thelma. Woodcarving: Basic Concepts and Skills. Radnor, Pennsylvania, Chilton. $8.95 P.

Norris, James E. A Practical Guide to Accounting, Taxes, and Planning for the Craftsperson. Columbus, Ohio: Publishing Horizons, 1975. $12.45 P.

Olsson, Rune. Pottery Guide Lesotho. Geneva, Switzerland: International Labor Office, 1977. $5.70. Also available through ICE.

The first half of this guide covers design. Discusses different types of pottery - traditional and modern - for domestic and export use. Filled with illustrations, including a section on traditional African patterns. The second half focuses on the technical aspects of pottery. Provides information on clay (finding, treating and testing), glazes, kilns and firing. Contains a glossary of technical terms.

Ossin, Archie and Myrna. How to Start and Run a Profitable Crafts Business. Fern Park, Florida: Ossi Publications, 1977.

Rhodes, Daniel. Kilns: Design, Construction, and Operation. Radnor, Pennsylvania: Chilton, 1981. Also available through ICE.

Discusses the development of kilns from the earliest to the most recent designs. Includes kilns from both the Orient and Europe. Covers strengths and weaknesses of various firing methods along with fuels for firing and energy conservation. Provides a general idea of what kinds of kiln designs are workable with specific descriptions of existing kilns. Designs are illustrated.

Scott, Michael. The Crafts Encyclopedia. New York: Harcourt, Brace, Jovanovitch, 1977. $3.95 P.

Simmons, Paula. *Handspinner's Guide to Selling*. Seattle, Washington: Pacific Search Press, 1979.

Small-Scale Weaving. Geneva, Switzerland: International Labor Office and the United Nations Development Organization (Technology Series: Technical Memorandum Number 4), 1983. $10.00 from International Labor Office. Also available through ICE.

Describes alternative weaving technologies for eight types of cloth (four plain and four twills) of particular interest for low-income groups in terms of both price and durability. Provides information on available equipment (looms, pirning equipment, warping equipment). Discusses equipment productivity, quality of output, required quality of material inputs, and more. A framework for evaluation is provided to help textile producers identify the method of production best suited to their own circumstances. Contains many helpful charts and appendices.

Stevenson, Peter. *The Art of Making Wooden Toys*. Radnor, Pennsylvania: Chilton, 1980. $8.95 P.

Tanning of Hides and Skins. Geneva, Switzerland: International labor Office and the United Nations Industrial Development Organization, 1981. $14.25 from International Labor Office. Also available through ICE.

Contains fairly detailed technical information about the various technologies used in the tanning process. Includes a list of equipment suppliers in both developing and developed countries. Provides a methodological framework for evaluating alternative technologies and information on the socio-economic impact. Generously illustrated with diagrams and charts.

Termini, Maria. *Silkscreening*. New York: Prentice Hall, 1978. $14.95 HB, $6.95 P.

Tidball, Harriet. *The Weaver's Book*. New York: McMillan, 1976. $3.95 P.

Warwick, James. *Beginning Jewelry*. New York: Scribners, 1979. $7.95 P.

Wettlaufer, George and Nancy. *The Craftsman's Survival Manual*. New York: Prentice Hall, 1974.

White, Bjorg Kristiansen. Weaving Guide Lesotho. Geneva: International Labor Office, 1981. $8.55. Also available through ICE.

Small Business Administration

Excellent free series of pamphlets addressing all aspects of small business administration with additional references cited. Small Business Administration and can be ordered from its Washington office, 1111 - 18th Street, N.W., Washington, D.C. 20006 or from Post Office Box 15434, Fort Worth, Texas 76119. Oriented to U.S.

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Canada and Europe

Giftware and Toys

British Toys and Hobbies (monthly). 80 Camberwell Road, London SE5 OEG, England.

Games and Toys (monthly). White Hall Press, Earl House, Maidstone, Kent ME14 1EP, England.

Gift Buyer International (monthly). Victoria House, Southampton Row, London WC1B 4EW, England.

Gifts International (monthly). Benn Publications Ltd., Sovereign Way, Tunbridge, Kent TN9 1RW, England.

Gift Magazine (6 times a year) Page Publications, 38 Wellington Street W, Toronto, Ontario M5V 1E3, Canada.

Revenue du Jouet (monthly). *Editeur de Presse Associe*, 46 Rue Ampere, 75017 Paris, France.

Toy Trader (monthly), Wheatland Journals, Penn House, Penn Place, Rickmansworth, Herts WD3 1SN, England.

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Leather

Das Leder (monthly). E. Roether Verlag, Berliner Allee 56, D-6100 Darmstadt, Federal Republic of Germany.

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Leder und Schuh Zeitung (weekly). Gasser & Co. D-8640 Rappershil, Federal Republic of Germany

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